JACOB'S LADDER

E. PHILLIPS OPPENHEIM

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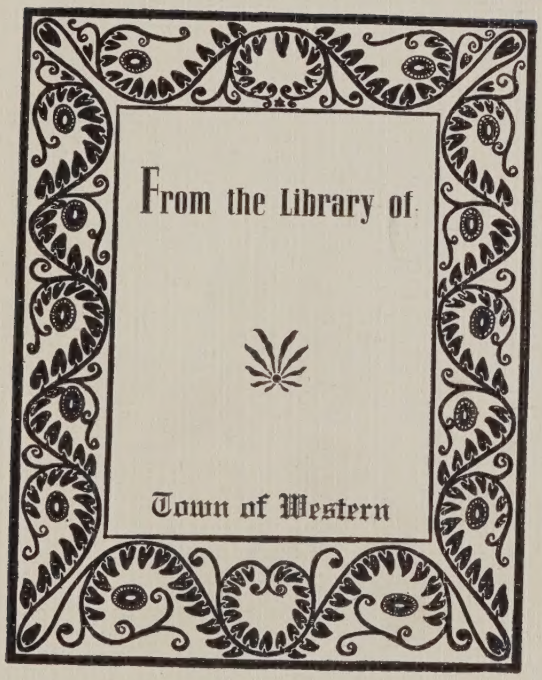

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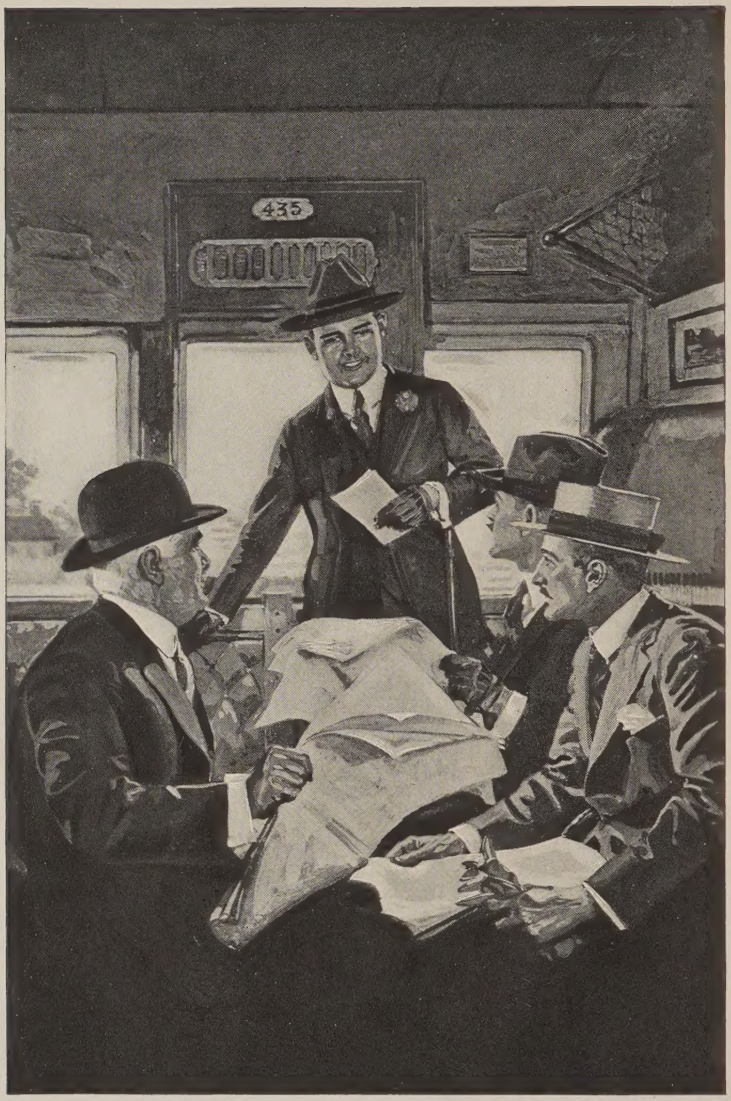

"I AM OBLIGED TO YOU ALL FOR PUTTING UP WITH MY COMPANY FOR SO LONG." FRONTISPIECE. *See page 17.*

JACOB'S LADDER

BY

E. PHILLIPS OPPENHEIM

WITH FRONTISPIECE BY

F. VAUX WILSON

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PROLOGUE

SEATED at breakfast on that memorable July morning, Jacob Pratt presented all the appearance of a disconsolate man. His little country sitting-room was as neat and tidy as the capable hands of the inimitable Mrs. Harris could make it. His coffee was hot and his eggs were perfectly boiled. Through the open windows stretched a little vista of the many rows of standard roses which had been the joy of his life. Yet blank misery dwelt in the soul of this erstwhile cheerful little man, and the spirit of degradation hung like a gloomy pall over his thoughts and being. Only the day before he had filed his petition in bankruptcy.

The usual morning programme was carried out, only, alas! in different fashion. Five and twenty minutes before the departure of the train, Mrs. Harris — but not the Mrs. Harris of customary days — presented herself, bearing his hat and stick.

Her cheerful smile had departed. There were traces of something very much like tears in her eyes. She carried a small article in her hand, which she spent most of the time trying to conceal behind her apron.

"You 'll be home at the usual time, sir?" she asked.

"So far as I know, Mrs. Harris," was the listless reply.

His landlady looked at the practically undisturbed breakfast table and gathered strength of purpose.

"Me and Harris, sir," she declared, "we offers our respects and we hopes nothing ain't going to be changed here."

"You are very good — both of you," Jacob said, with a weak smile. "For the present I don't think that I could live cheaper anywhere else, nor, I am sure, as comfortably. I have had quite a decent situation offered me. The only thing is I may be away a little more."

"That 's good news, sir, anyway," the woman replied heartily. "I mean to say," she added, "it 's good news about your staying on here. And me and Harris," she went on, "having no children, so to speak, and you having paid liberal and regular for the last four years, we seem to have a bit of money we 've no use for," she added, producing at last that bulging purse, "and we thought maybe you might do us the honour — "

Jacob took her by the shoulders and shook her.

"For God's sake, don't, Mrs. Harris!" he broke in. "If I want it, I'll come to you. And — God bless you!"

Whereupon he picked up his hat and stick, stepped through the open French window, cut a rose for his buttonhole as usual, and started on his purgatorial walk, making a tremendous effort to look as though nothing had happened.

That walk, alas! surpassed his worst imaginings. Jacob Pratt was a sensitive little man, notwithstanding his rotund body, his fresh complexion and humorous mouth; and all the way from his modest abode to the railway station, he was a prey to fancies which were in some cases, without a doubt, founded upon fact. Mr. Gregson, the manager of the International Stores, at the passing of his discredited customer had certainly retreated from his position on the threshold of his shop, usual at that hour of the morning, and disclosed a morbid but absorbing interest in a tub of margarine. The greengrocer's wife had looked at him reproachfully from behind a heap of cooking apples, and her response to his diffident greeting was accompanied by a sorrowful wag of the head. The newspaper boy at the entrance to the station had extended his *Express* almost doubtfully and had clutched with significant caution at the copper coin tendered in exchange for it. The station master had answered his "Good morning" without troubling to turn his head, and the ticket col-

lector had yawned as he moved away from the barrier. Each one of these incidents, trifling though they were in themselves, had been like pinpricks of humiliation to the little man whose geniality had been almost a byword.

The worst trial of all, however, arrived when Jacob entered the carriage in which he had been accustomed, for six days out of seven, to make his journey to the city. As usual, it was occupied by two men, strangers to him commercially, but with whom he had developed a very pleasant acquaintance; Mr. Stephen Pedlar, the well-known accountant to the trade in which Jacob was interested; Mr. Lionel Groome, whose life was spent in a strenuous endeavour to combine the two avocations of man of fashion and liquid glue manufacturer; and — Mr. Edward Bultiwell, of Bultiwell and Sons, Bermondsey, his former condescending patron and occasional host, now, alas! his largest creditor. The porter, being for the first time unaccountably absent, Jacob was compelled to open the door for himself, thereby rendering his nervous entrance more self-conscious than ever. He found himself confronted and encircled by a solid wall of newspapers, stumbled over an outstretched foot, relapsed into the vacant place and looked helplessly around him. A kind word just then might not have helped the lump in Jacob's throat, but it would certainly have brought a fortune in later life to any one who had uttered it.

"Good morning, gentlemen," the newcomer ventured.

There was a muttered response from either side of him, — none from the august figure in the opposite corner. Jacob fingered with tentative wistfulness the very choice rose which he was wearing in his buttonhole. Perhaps he ought not to have plucked and worn it. Perhaps it ought not to have opened its soft, sweet petals for an owner who was dwelling in the Valley of Impecunious Disgrace. Perhaps he ought to have ended there and then the good-natured rivalry of years and offered the cherished blossom to his silent creditor in the corner, in place of the very inferior specimen which adorned the lapel of the great man's coat. Even in that moment of humiliation, Jacob felt a little thrill of triumph at the thought of Mr. Bultiwell's three gardeners. It took more than gardeners to grow such a rose as he was wearing. He liked to fancy that it took personal care, personal sympathy, personal love. The sweetest and rarest flowers must have their special atmosphere.

Quite suddenly Mr. Edward Bultiwell laid down his *Times* and glared across at Jacob. He was a large man, with an ugly red face, a neck which hung over his collar in rolls, and a resonant voice. Directly he began to speak, Jacob began to shiver.

"Pratt," he said, "am I to understand that the greeting which you offered to the occupants of this

carriage, when you entered, was intended to include me?"

"I — I certainly meant it to," was the tremulous reply.

"Then let me beg that such a liberty be not repeated," Mr. Bultiwell continued brutally. "I look upon a man who has compounded with his creditors as a person temporarily, at any rate, outside the pale of converse with his fellows on — er — equal terms. I look upon your presence in a first-class carriage, wearing a floral adornment," Mr. Bultiwell added, with a jealous glance at the very beautiful rose, "which is, to say the least of it, conspicuous, as — er — an impertinence to those who have had the misfortune to suffer from your insolvency."

The healthy colour faded from Jacob's cheeks. He had the air of one stricken by a lash — dazed for the moment and bewildered.

"My rose cost me nothing," he faltered, "and my season ticket does n't expire till next month. I must go up to the City. My help is needed — with the books."

Mr. Bultiwell shook his paper preparatory to disappearing behind it.

"Your presence here may be considered a matter of taste," he fired off, as a parting shot. "I call it damned bad taste!"

Mr. Jacob Pratt sat like a hurt thing till the train stopped at the next station. Then he stumbled out

on to the platform, and, making his way through an unaccountable mist, he climbed somehow or other into a third-class carriage. Richard Dauncey, the melancholy man who lived in the cottage opposite to his, looked up at the newcomer's entrance, and, for the first time within his recollection, Jacob saw him smile.

"Good morning, Mr. Pratt," the former said, with a strenuous attempt at cordiality. "If you 'll excuse my saying so, that 's the finest rose I 've ever seen in my life."

Richard Dauncey made his fortune by that speech — and Jacob had to swallow very hard and look very fixedly out of the window.

CHAPTER I

Precisely two years later, Jacob Pratt sat once more in his cottage sitting room, contemplating the remains of a barely tasted breakfast. Before him, read for the fiftieth time, were the wonderful letters, in his brain a most amazing confusion, in his heart an almost hysterical joy. Presently Mrs. Harris brought in his hat and stick.

"You 'll excuse my mentioning it, sir," she said, looking at the former a little disparagingly, "but, brush though I may, there 's no doing much with this hat of yours. The nap 's fair gone. Maybe you have n't noticed it, sir, but, with the summer coming on, a straw hat — "

"I 'll buy a straw hat to-day, Mrs. Harris," Jacob promised.

"And you 'll be home at the usual time for your supper, sir? "

"I — I expect so. I am not quite sure, Mrs. Harris. I shall be home sometime during the day, all right."

Mrs. Harris shook her head at the sight of the untasted egg.

"You 'll excuse my saying so, sir," she pronounced severely, "but there 's no good work done on an empty stomach. Times is hard, as we all know, but eggs is cheap."

"Mrs. Harris," Jacob reminded her, "it is two years since I left one of your eggs. I left it then because I was miserable. I am leaving it this morning because — I have had good news. I can't eat. Later on — later on, Mrs. Harris."

"And a bit of good news is what you deserve, sir," the latter declared, lingering while he cut his accustomed rose with fingers which trembled strangely.

"Thank you very much, Mrs. Harris," he said. "When I come back tonight, I 'll tell you all about it."

Once more, then, two years almost to a day after Mr. Edward Bultiwell, of the great firm of Bultiwell and Sons, had laid down his newspaper and spoken his mind, Jacob was on his way to the station, again wearing a choice rose in his buttonhole. He had found no occasion to change his lodgings, for he had been an economical man who took great care of his possessions even in the days of his prosperity, and his moderate salary as traveller for a Bermondsey firm of merchants brought him in quite enough for his simple needs. He had to some extent lived down his disgrace. The manager of the International Stores nodded to him now, a trifle condescendingly, yet with tacit acknowledgement of the fact that in domestic

affairs Jacob was a man of principle who always paid his way. The greengrocer's wife passed the time of day when not too preoccupied, and the newspaper boy no longer clutched for his penny. Jacob generally met the melancholy man at the corner of the avenue and walked to the station with him. And he still grew roses and worshipped them.

On the way to the station, on this particular morning, he amazed his friend.

"Richard," he said, "I shall not travel to the City with you to-day. At least I shall not start with you. I shall change carriages at Wendley, as I did once before."

"The devil!" Richard exclaimed.

They were passing the plate-glass window of a new emporium, and Jacob paused to glance furtively at his reflection. He was an exceedingly neat man, and his care for his clothes and person had survived two years of impecuniosity. Nevertheless, although he passed muster well enough to the casual observer, there were indications in his attire of the inevitable conflict between a desire for adornment and the lack of means to indulge it. His too often pressed trousers were thin at the seams; his linen, though clean, was frayed; there were cracks in his vigorously polished shoes. He looked at himself, and he was suddenly conscious of a most amazing thrill. One of the cherished desires of his life loomed up before him. Even Savile Row was not an impossibility.

At the station he puzzled the booking clerk by presenting himself at the window and demanding a first single to Liverpool Street.

The youth handed him the piece of pasteboard with a wondering glance.

"Your season ain't up yet, Mr. Pratt."

"It is not," Jacob acquiesced, "but this morning I desire to travel to town first-class."

Whilst he waited for the train, Jacob read again the wonderful letters, folded them up, and was ready, with an air of anticipation, when the little train with its reversed engine came puffing around the curve and brought its few antiquated and smoke-encrusted carriages to a standstill. Everything went as he had hoped. In that familiar first-class carriage, into which he stepped with beating heart, sat Mr. Bultiwell in the farthest corner, with his two satellites, Stephen Pedlar, the accountant, and Lionel Groome. They all stared at him in blank bewilderment as he entered. Mr. Bultiwell, emerging from behind the *Times*, sat with his mouth open and a black frown upon his forehead.

"Good morning, all," Jacob remarked affably, as he sprawled in his place and put his legs up on the opposite seat.

He might have dropped a bombshell amongst them with less effect. Every newspaper was lowered, and every one stared at this bold intruder. Then they turned to Mr. Bultiwell. It seemed fittest that he

should deal with the matter. Unfortunately, he, too, seemed temporarily bereft of words.

"I seem to have startled you all a bit, what?" Jacob continued, with the air of one thoroughly enjoying the sensation he had produced. "I 've got my ticket all right. Here you are," he went on, producing it, — "first-class to Liverpool Street. Thought I 'd like to have a look at you all once more. Sorry to see you 're not looking quite your old self, Mr. Bultiwell. Nasty things, these bad debts, eh? Three last week, I noticed. You 'll have to be careful down Bristol way. Things there are pretty dicky."

"It would be more becoming on your part, sir," Mr. Bultiwell pronounced furiously, "if you were to hold your tongue about bad debts."

Jacob snapped his fingers.

"I don't owe any man a farthing," he declared.

"An undischarged bankrupt — "

"Sold again," Jacob interrupted amiably. "Got my discharge last week."

Mr. Bultiwell found his tongue at the same time that he lost his temper.

"So that 's the reason you 're butting in here amongst gentlemen whom you 've lost the right to associate with!" he exclaimed. "You think because you 're whitewashed by the courts you can count yourself an honest man again, eh? You think that because — "

"Wrong — all wrong," Jacob interrupted once

more, with ever-increasing geniality. "You 'll have to guess again."

Mr. Groome — the very superior Mr. Groome, who had married a relative of Mr. Bultiwell's, and who occasionally wore an eyeglass and was seen in the West End — intervened with gentle sarcasm.

"Mr. Pratt has perhaps come to tell us that it is his intention to celebrate the granting of his discharge by paying his debts in full."

Jacob glanced at the speaker with the air of one moved to admiration.

"Mr. Groome, sir," he pronounced, "you are a wizard! You must have seen right through into the breast pocket of my coat. Allow me to read you a couple of letters."

He produced these amazing documents, leisurely unfolding the first. There was no question of newspapers now.

"You will remember," he said, "that I came to grief because I stood bondsman to my brother, who was out prospecting for oil lands in America. 'Disgraceful speculation' Mr. Bultiwell called it, I think. Well, this letter is from Sam:

Ritz-Carlton Hotel,
New York.

My dear Jacob,

I cabled you this morning to prepare for good news, so don't get heart failure when you receive this letter. We 've struck it rich, as I always told you

we should. I sold the worse half of our holdings in Arizona for four million dollars last week, and Lord knows what we 'll get for the rest. I 've cabled you a hundred thousand pounds, to be going on with, to the Bank of England.

Sorry you 've had such a rough time, old chap, but you 're on velvet for the rest of your life. Have a bottle with your best pal when you get this, and drink my health.

Cheerio!
Sam.

P. S. I should say, roughly speaking, that your share of the rest of the land will work out at something like five million dollars. I hope you 'll chuck your humdrum life now and come out into the world of adventure.

"It 's a fairy tale!" Mr. Groome gasped.

"Let me see the letter," the accountant implored.

Mr. Bultiwell only breathed hard.

"The other communication," Jacob continued, unfolding a stiff sheet of paper, "is from the Bank of England, and it is what you might call short and sweet:

Dear Sir,

We beg to inform you that we have to-day received a credit on your behalf, from our New York branch, amounting to one hundred thousand pounds sterling, which sum we hold at your disposal.

Faithfully yours,
BANK OF ENGLAND.
p. p. J. Woodridge Smith.

"One hundred thousand pounds! God bless my soul!" Mr. Bultiwell gasped.

"I shall be at your office, Mr. Pedlar," Jacob announced, folding up the letters, "at eleven o'clock."

"It is your intention, I presume," the accountant enquired, "to pay your debts in full?"

"Certainly," Jacob replied. "I thought I had made that clear."

"A very laudable proceeding," Mr. Pedlar murmured approvingly.

The train was beginning to slacken speed. Jacob rose to his feet.

"I am changing carriages here," he remarked. "I am obliged to you all for putting up with my company for so long."

Mr. Bultiwell cleared his throat. There was noticeable in his tone some return of his former pomposity.

"Under the present circumstances, Mr. Pratt," he said, "I see no reason why you should leave us. I should like to hear more about your wonderful good fortune and to discuss with you your plans for the future. If you are occupied now, perhaps this evening at home. My roses are worth looking at."

Jacob smiled in a peculiar fashion.

"I have a friend waiting for me in the third-class portion of the train," he replied. "Until eleven o'clock, Mr. Pedlar."

CHAPTER II

The melancholy man was seated in his favourite corner, gazing out at the landscape. He scarcely looked up as Jacob entered. It chanced that they were alone.

"Richard Dauncey," Jacob said impressively, as soon as the train had started again, "you once sat in that corner and smiled at me when I got in. I think you also wished me good morning and admired my rose."

"It was two years ago," Dauncey assented.

"Did you ever hear of a man," Jacob went on, "who made his fortune with a smile? Of course not. You are probably the first. Look at me steadfastly. This is to be a heart-to-heart talk. Why do you go about looking as though you were the most miserable creature on God's earth?"

Richard Dauncey sighed.

"You need n't rub it in. My appearance is against me in business and in every way. I can't help it. I have troubles."

"They are at an end," Jacob declared. "Don't jump out of the window or do anything ridiculous,

my friend, but sit still and listen. You have been starving with a wife and two children on three pounds a week. Your salary from to-day is ten pounds a week, with expenses."

Dauncey shook his head.

"You are not well this morning, man."

Jacob produced the letters and handed them over to his friend, who read them with many exclamations of wonder. When he returned them, there was a little flush in his face.

"I congratulate you, Jacob," he said heartily. "You are one of those men who have the knack of keeping a stiff upper lip, but I know what you have suffered."

"Congratulate yourself, too, old chap," Jacob enjoined, holding out his hand. "Exactly what I am going to do in the future I have n't quite made up my mind, but this I do know — we start a fresh life from lunch-time to-day, you and I. You can call yourself my secretary, for want of a better description, until we settle down. Your screw will be ten pounds a week, and if you refuse the hundred pounds I am going to offer you at our luncheon table at Simpson's to-day, I shall knock you down."

Dauncey apologised shamefacedly, a few minutes later, for a brief period of rare weakness.

"It 's the wife, old chap," he explained, as they drew near the terminus. "You see, I married a little above my station, but there was never any money,

and the two kids came and there did n't seem enough to clothe them properly, or feed them properly, or put even a trifle by in case anything should happen to me. Life 's been pretty hard, Jacob, and I can't make friends. Or rather I never have been able to until you came along."

They shook hands once more, a queer but very human proceeding in those overwrought moments.

" Just you walk to the office this morning," Jacob said, " with your head in the air, and keep on telling yourself there 's no mistake about it. You 're going home to-night with a hundred pounds in bank notes in your pocket, with a bottle of wine under one arm, and a brown paper parcel as big as you can carry under the other. You 're out of the wood, young fellow, and you be thankful for the rest of your life that you found the way to smile one morning. So long till one o'clock at Simpson's," he added, as they stepped out on to the platform. " Hi, taxi! "

Mr. Bultiwell came hurrying along, with a good deal less than his usual dignity. He was not one of those men who were intended by nature to proceed at any other than a leisurely pace.

" Pratt," he called out, " wait a minute. We 'll share that taxi, eh? "

Jacob glanced over his shoulder.

" Sorry," he answered, " I 'm not going your way."

Soon after the opening of that august establish-

ment, Jacob, not without some trepidation, visited the Bank of England. At half-past ten, he strolled into the warehouse of Messrs. Smith and Joyce, leather merchants, Bermondsey Street, the firm for which he had been working during the last two years. Mr. Smith frowned at him from behind a stack of leather.

"You 're late this morning, Pratt," he growled. "I thought perhaps you had gone over to see that man at Tottenham."

"The man at Tottenham," Jacob remarked equably, "can go to hell."

Mr. Smith was a short, thin man with a cynical expression, a bloodless face and a loveless heart. He opened his mouth a little, a habit of his when surprised.

"I suppose it is too early in the morning to suggest that you have been drinking," he said.

"You are right," Jacob acknowledged. "A little later in the day I shall be able to satisfy everybody in that respect."

Mr. Smith came out from behind the stack of leather. He was wearing a linen smock over his clothes and paper protectors over his cuffs.

"I don't think you 're quite yourself this morning, Pratt," he observed acidly.

"I am not," Jacob answered. "I have had good news."

Mr. Smith was a farseeing man, with a brain which

worked quickly. He remembered in a moment the cause of Jacob's failure. Oil might be found at any time!

"I am very glad to hear it, Pratt," he said. "Would you like to come into the office and have a little chat?"

Jacob looked his employer squarely in the face.

"Never so long as I live," he replied. "Just the few words I want to say to you, Mr. Smith, can be said here. You gave me a job when I was down and out. You gave it to me not out of pity but because you knew I was a damned good traveller. I 've trudged the streets for you, ridden in tramcars, 'buses and tubes, sold your leather honestly and carefully for two years. I 've doubled your turnover; I 've introduced you to the soundest connection you ever had on your books. Each Christmas a clerk in the counting house has handed me an extra sovereign — to buy sweets with, I suppose! You 've never raised my salary, you 've never uttered a word of thanks. I 've brought you in three of the biggest contracts you ever had in your life, and you accepted them with grudging satisfaction, pretended they did n't pay you, forgot that I knew what you gave for every ton of your leather that passed through my hands. You 've been a cold, calculating and selfish employer. You 'll never be a rich man because you have n't the imagination, and you 'll never be a poor one because you 're too stingy. And now you can go on with

your rotten little business and find another traveller, for I 've finished with you."

"You can't leave without a week's notice," Mr. Smith snapped.

"Sue me, then," Jacob retorted, as he turned away. "Put me in the County Court. I shall have the best part of a million to pay the damage with. Good morning to you, Mr. Smith, and I thank Providence that never again in this life have I got to cross the threshold of your warehouse!"

Jacob passed out into the street, whistling lightly. He was beginning to feel himself.

Half an hour later, seated in the most comfortable easy chair of Mr. Pedlar's private office, a sanctum into which he had never before been asked to penetrate, Jacob discussed the flavour of a fine Havana cigar and issued his instructions for the payment of his debts in full. Mr. Stephen Pedlar, a suave, shrewd man of much versatility, congratulated himself that he had, at all times during his connection with Jacob, treated this erstwhile insignificant defaulter with the courtesy which at least had cost him nothing.

"Most interesting position, yours, Pratt," the man of figures declared, loitering a little over the final details. "I should like to talk it over with you sometime. What about a little lunch up in the West End to-day?"

Jacob shook his head.

"I am lunching with a friend," he said. "Thank you very much, all the same."

"Some other time, then," Mr. Pedlar continued. "Have you made any plans at all for the future?"

"None as yet worth speaking of."

"You are a young man," the accountant continued. "You must have occupation. If the advice of a man of the world is worth having, count me at your disposal."

"I am very much obliged," Jacob acknowledged.

"I can be considered wholly impartial," Mr. Pedlar went on, "because I have no direct interest in whatever you may choose to do with your money, but my advice to you, Mr. Pratt, would be to buy a partnership in one of the leading firms engaged in the industry with which you have been associated."

"I see," Jacob reflected. "Go into business again on a larger scale?"

"Exactly," the accountant assented, "only, go into an established business, with a partner, where you are not too much tied down. You 'll want to enjoy yourself and see a little of the world now. A bungalow down the river for the summer, eh? A Rolls-Royce, of course, and a month or so on the Riviera in the winter. Plenty of ways of getting something out of life, Mr. Pratt, if only one has the means."

Jacob drew a deep sigh and murmured something noncommittal.

"My advice to you," his mentor continued, "would

be to enjoy yourself, get value for your money, but — don't give up work altogether. With the capital at your command, you could secure an interest in one of the leading firms in the trade."

"Were you thinking of any one in particular?" Jacob asked quietly.

Mr. Pedlar hesitated.

"To tell you the truth, Mr. Pratt," he admitted candidly, "I was. I know of a firm at the present moment, one of the oldest and most respected in the trade — I might almost say the most prominent firm — who would be disposed to admit into partnership a person of your standing and capital."

"You don't, by any chance, mean Bultiwell's?"

The accountant's manner became more earnest. He had the air of one who releases a great secret.

"Don't mention it, Pratt, whatever you do," he begged. "Mr. Bultiwell would probably be besieged by applications from people who would be quite useless to him."

"I shall not tell a soul," Jacob promised.

"You see," his companion went on, watching the ash of his cigar for a moment, "the Mortimers and the Craigs have both come to an end so far as regards participation in the business. Colonel Craig was killed playing polo in India, and had no sons, and old Mortimer, too, had only one son, who went into the diplomatic service. That leaves Mr. Bultiwell the sole representative of the firm, and though he

has, as you know, a great dislike for new associations, it is certainly too much responsibility for one man."

"The Mortimer and Craig interests have had to be paid out, I suppose?" Jacob enquired.

"To a certain extent, yes," Mr. Pedlar admitted. "That is where the opportunity for new capital comes in."

"I have made no plans yet," Jacob declared, rising to take his leave. "If you like to place the figures before me within the course of the next week or so, and the suggested terms, I might consider the matter — that is, if I decide to go into business at all."

"I can't conceive a more comfortable position for a young man with your knowledge of the trade," Mr. Pedlar said, as he wished his guest good morning. "You shall have all the figures placed before you. Good morning, and once more my heartiest congratulations, Mr. Pratt."

CHAPTER III

At twelve o'clock, Jacob was in Regent Street, and at one o'clock, in a new blue serge suit, shirt, collar and tie of the latest pattern, he was dividing his time between admiring his reflection in the mirror and waiting in the entrance hall of Simpson's. Dauncey's coming was, in its way, pathetic. With a pessimism engendered by years of misfortune, he had found it impossible to preserve throughout the morning the exultation of those first few minutes with Jacob in the railway carriage. He entered the restaurant and came towards his friend with a feverish light in his eyes and a trembling of the lips which the latter only too well understood.

"It 's all right, old fellow," Jacob assured him emphatically. "Throw in your hat with mine. Here 's our table — two cocktails waiting, you see, and a bottle of the best the place has — I tell you the old gentleman in Threadneedle Street parted without a murmur. I 'm simply bursting with money — Steady, old chap!"

In the crowd of people waiting for their tables,

they were little noticed, these two — Dauncey struggling against the faintness, the rising in his throat, the strange moisture in his eyes, Jacob talking nonsense as hard as he could and affecting to disregard these unusual conditions. Soon he had his friend safely seated opposite him, forced him to drink his cocktail, gave cheerful orders to the waiter, and produced a brand new pocketbook, which he laid upon the table.

"Richard," he announced, "there's a hundred pounds in that. Away with it, pocketbook and all. Now put the soles of your feet firmly on the ground and think what you're going to say to Nora when you get home. You've stood up against some nasty knocks. Now just tell yourself that they're all over. We'll take a feast home to-night. Waiter, open the wine. By Jove, I've heard that pop for other fellows often enough, but not one for myself for two years and more."

"Jacob," Dauncey faltered, "I can't say a word, but I'm all right. And God bless you," he added, raising his glass and drinking. "God bless you, Jacob! You're a pal."

After that, the thing was accepted as part of their lives, and they talked reasonably.

"This afternoon," Jacob confided, "I am going to be measured for half a dozen suits of clothes. I am going to prowl about Bond Street and gratify the longings of a lifetime for variegated hosiery. At

five o'clock, Richard, I shall call for you at your office. By the bye, you had better ask them how soon they can let you go."

"They won't worry about that," Dauncey answered, a little bitterly. "Every Saturday for months has been a nightmare to me, for fear I 'd get the sack. They don't think I 'm smart enough for my job there — not smart enough even for three pounds a week!"

"Just let them know what you think about them, for a change," Jacob enjoined. "Three pounds a week, indeed! Tell them you 've accepted a post at five hundred a year with a financier who needs your advice with his investments. That 'll give them something to think about!"

"It will!" Dauncey admitted, with a smile. "They 'll think I 've gone mad."

"Let 'em think what they choose," Jacob insisted. "You come out of it with your nose in the air and leave your office coat behind for the errand boy. They 'll always be worried to think that you must have been a great deal smarter than they gave you credit for."

"I 'll do my best," Dauncey promised.

"I shall call for you in my motor-car," Jacob continued; "we shall make purchases on our way, and we shall return to Marlingden in state. Thank heavens, Dick, for small ambitions! Just for the moment, I feel that nothing could make me happier than

to be driven down the village street, pull up at the shops on the way home, and spend a few five-pound notes where I 've had to look twice at a shilling."

Dauncey smiled with the air of a man who sees more wonderful things.

" That 's all very well in its way, old fellow," he admitted, " but to appreciate this absolutely you ought to be married. I can think of nothing but Nora's face when I tell her — when I show her the pocketbook — when she begins to realise! Jacob, it 's worth all the misery of the last few years. It 's worth — anything."

Jacob's face glowed with sympathy, but he made a brave attempt to whistle under his breath a popular tune.

" Fact of it is, old chap," he said, as he gripped the bottle for support and watched the bubbles rise in Dauncey's glass, " we are both altogether too emotional."

Jacob's programme, for the remainder of the day, was carried out very nearly as he had planned it. The car was hired without difficulty, and the sensation created in the village shops by his arrival in it, his lavish orders and prompt payment, was ample and gratifying. Mrs. Harris alone seemed curiously unmoved when he confided to her the story of this great change in his circumstances. She who had been all kindness and sympathy in the days of his misfortune

listened to the story of his newly arrived wealth with a striking absence of enthusiasm.

"You 'll be giving up your rooms now, I suppose?" she observed with a sigh. "Want to go and live in the West End of London, or some such place."

Jacob extended his arm as far as possible around her ample waist.

"Mrs. Harris," he said, "no one else in the world could have looked after me so well when I was poor. No one else shall look after me now that I am rich. If I leave here, you and Harris must come too, but I don't think that I shall — not altogether. There are the roses, you see."

"And what 's in that cardboard box?" she asked suspiciously.

"A black silk dress for you," Jacob replied. "You 'll give me a kiss when you see it."

"A black silk dress — for me?" Mrs. Harris faltered, her eyes agleam. "I don't know what Harris will say!"

"There 's a bicycle at the station for him," Jacob announced. "No more two-mile trudges to work, eh?"

Mrs. Harris sat down suddenly and raised her apron to her eyes. Jacob made his escape and crossed the road. It had seemed to him that he must have exhausted the whole gamut of emotions during the day, but there was still a moment's revelation for him when the pale, shy, little woman whom he had

known as his friend's wife came running out to greet him with shining eyes and outstretched hands.

"Mr. Pratt!" she cried. "Is it all true?"

"It 's all true, and more of it," he assured her. "Your man 's set up comfortably for life, and I am a starving millionaire. Anything to eat?"

She laughed a little hysterically.

"Why, there 's everything in the world to eat, and to drink, too, I should think," she answered. "What they must have thought of you two men in the shops, I can't imagine! Come into the dining room, won't you? Dick 's opening some wine."

Then followed the second feast of the day, at which Jacob had to pretend to be unconscious of the fact that his host and hostess were alternately ecstatically happy and tremulously hysterical. They all waited upon themselves and ate many things the names of which only were familiar to them. Dauncey opened champagne as though he had been used to it all his life. Jacob carved chickens with great skill, but was a little puzzled as to the location of caviare in the meal and more than a little generous with the *pâté-de-foie-gras*. The strawberries and real Devonshire cream were an immense success, and Mrs. Dauncey's eyes grew round with pleasure at the sight of the boxes of bonbons and chocolates. Afterwards the two men wandered out into the garden, a quaint strip of uncultivated land, with wanton beds of sweet-smelling flowers, and separated from the meadow

beyond only by an untrimmed and odoriferous hedge, wreathed in honeysuckle. Over wonderful cigars, the like of which neither of them had ever smoked before, they talked for a moment or two seriously.

"What are you really going to do with your money, Jacob?" Dauncey asked. "And where do I come in? I do hope I am going to have a chance of earning my salary."

Jacob was silent for a few moments. In the half light, a new sternness seemed to have stolen into his face.

"Richard," he said, "you 've seen men come out of a fight covered with scars, — wounds that burn and remind them of their sufferings. Well, I 'm rather like that. I was never a very important person, you know, but in the old days I was proud of my little business and my good name. It hurt me like hell to go under. It was bad enough when people were kind. Sometimes they were n't."

"I know," Dauncey murmured sympathetically.

"My scars are there," Jacob went on. "If I had such a thing, Dick, I should say that they had burned their way into my soul. I have n't made any plans. Don't think that I am going to embark upon any senseless scheme of revenge — but if this promise of great wealth is fulfilled, I have some sort of a fancy for using it as a scourge to cruelty, or for giving the unfortunate a leg up where it 's deserved. There are

one or two enterprises already shaping themselves in my mind, which might be brought to a successful conclusion."

"Enterprises?" Dauncey repeated a little vaguely.

Jacob laid his hand upon his friend's shoulder. There was a strange light in his eyes.

"Dick," he said, "you 'd think I was a commonplace sort of fellow enough, would n't you? So I am, in a way, and yet I 've got something stirring in my blood of the fever which sent Sam out to the far west of America, more for the sheer love of going than for any hope of making a fortune. I 've lived an everyday sort of life, but I 've had my dreams."

"We 're not going around the world treasure hunting, or anything of that sort, are we?" Dauncey asked anxiously.

"All the treasure hunting we shall do," Jacob replied, with a little thrill in his tone, "will be on the London pavements. All the adventures which the wildest buccaneers the world has ever known might crave are to be found under the fogs of this wonderful city. We shan't need to travel far in the body, Dick. A little office somewhere in the West End, a little ground bait which I know about, and the sharks of the world will come stealing around us. There are seven or eight million people in London, Dick. A detective I once knew — kind of thoughtful chap

he was — once told me that on a moderate computation there were twenty-five thousand of them who would commit murder without hesitation if they could get their hand deep enough into their neighbour's pocket."

"Talking through his hat," Dauncey muttered.

"That is what we shall find out. Only remember this, Richard. I am convinced that I possess in some degree that sixth sense the French criminologist talked about, — the sense for Adventure. I 've had to keep my nose to the grindstone, worse luck, but there have been times when I 've lifted my head and sniffed it in the air. In queer places, too! In the dark, shadowy streets of old towns which I have visited as a commercial traveller, selling goods by day and wandering out alone by night into the backwaters. I 've felt the thrill there, Dick, trying to look through the curtained windows of some of those lonely houses. I 've been brushed by a stranger in Fleet Street and felt it; looked into a woman's mysterious eyes as she turned around, with a latchkey in her hand, before a house in Bloomsbury. We shan't need to wander far away, Richard."

"Seems to me," the latter observed, "that I am to play Man Friday to — "

He suddenly stood rigid. He gripped his friend's arm, his lips a little parted. He was listening in a paroxysm of subdued joy. From out of the sitting-room window came faint sounds of melody.

"It's Nora," he murmured ecstatically. "It's the first time for years! She's singing!"

He moved involuntarily towards the house. Jacob filled his pipe and strolled across the way, homewards.

CHAPTER IV

Mr. Edward Bultiwell, of the house of Bultiwell and Sons, sat alone in his private office, one morning a week or so later, and communed with ghosts. It was a large apartment, furnished in mid-Victorian fashion, and, with the exception of the telephone and electric light, destitute of any of the modern aids to commercial enterprise. Oil paintings of Mr. Bultiwell's father and grandfather hung upon the walls. A row of stiff, horsehair chairs with massive frames stood around the room, one side of which was glass-fronted, giving a view of the extensive warehouse beyond. It was here that Mr. Bultiwell's ghosts were gathered together, — ghosts of buyers from every town in the United Kingdom, casting occasional longing glances towards where the enthroned magnate sat, hoping that he might presently issue forth and vouchsafe them a word or two of greeting; ghosts of sellers, too, sellers of hides and skins from India and South America, Mexico and China, all anxious to do business with the world-famed House of Bultiwell. Every now and then the great man would condescend to exchange amenities with one of these emis-

saries from distant parts. Everywhere was stir and bustle. Every few minutes a salesman would present himself, with a record of his achievements. All the time the hum of voices, the clattering of chains, the dust and turmoil of moving merchandise, the coming and going of human beings, all helping to drive the wheel of prosperity for the House of Bultiwell! . . .

The ghosts faded away. Two old men were outside, dusting stacks of leather. There was no one else, no sound of movement or life. Bultiwell glanced at his watch, as he sat there and waited. Presently he struck the bell in front of him, and a grey-haired bookkeeper shuffled in.

"What time did Pedlar say Mr. Pratt would be round?" he asked harshly.

"Between eleven and twelve, sir."

Mr. Bultiwell glanced at his watch and grunted.

"Where 's Mr. Haskall?"

"Gone round to the sale, sir."

"He got my message?" Mr. Bultiwell asked anxiously.

"I told him that he was on no account to buy, sir," the cashier assented. "He was somewhat disappointed. There is a probability of a rise in hides, and most of the pits down at the tannery are empty."

Mr. Bultiwell groaned under his breath. His eyes met the eyes of his old employé.

"You know why we can't buy — at the sales, Jenkins," he muttered.

The man sighed as he turned away.

"I know, sir."

Then there was a little stir in the place. The two men left off dusting; the clerks in the counting-house raised their heads hopefully. Jacob Pratt arrived and was ushered into the presence of the head of the firm. It was a trying moment for Mr. Bultiwell, but he did his best. He wished to be patronising, kindly and gracious. He succeeded in being cringing.

"Glad to see you, Pratt. Glad to see you," he said. "Try that easy-chair. A cigar, eh? No? Quite right! Don't smoke much myself till after lunch. Seen Pedlar this morning?"

"I 've just come from his office," Jacob replied.

Mr. Bultiwell thrust his hands into his trousers pockets and leaned back in his chair.

"Clever fellow, Pedlar, but not so clever as he thinks himself. I don't mind telling you, Pratt, between ourselves, that it was entirely my idea that you should be approached with a view to your coming in here."

"Is that so?" Jacob observed quietly.

"I knew perfectly well that you would n't be content to do nothing, a young man like you, and if you 're going to keep in the leather trade at all, why not become associated with a firm you know all about, eh? I don't want to flatter myself," Mr. Bultiwell proceeded, with a touch of his old arrogance, "but Bultiwell's, although we have n't been so energetic

lately, is still pretty well at the top of the tree, eh? "

"Not quite where it was, I am afraid, Mr. Bultiwell," Jacob objected. "I 've been looking through the figures, you know. Profits seem to have been going down a good deal."

"Pooh! That 's nothing! Hides were ridiculously high all last year, but they 're on the drop now. Besides, these accountants always have to make out balance sheets from a pessimistic point of view."

"The present capital of the firm," Jacob commented, "seems to me astonishingly small."

"What 's it figure out at?" Mr. Bultiwell enquired, with a fine show of carelessness. "Forty thousand pounds? Well, that is small — smaller than it 's been at any time during the last ten years. Perhaps I have embarked in a few too many outside investments. They are all good 'uns, though. No use having money lying idle, Mr. Pratt, these days. Now my idea was," he went on, striving to hide a slight quaver in his voice, "that you put in, say, eighty thousand pounds, and take an equal partnership — a partnership, Pratt, remember, in Bultiwell's. . . . Eh? What 's that?"

Mr. Bultiwell looked up with a well-assumed frown of annoyance. A very fashionably dressed young lady, attractive notwithstanding a certain sullenness of expression, had entered the room carrying a great bunch of roses.

"So sorry, dad," she said, strolling up to the table. "I understood that you were alone. Here are the roses," she added, laying them upon the table without enthusiasm. "Are you coming up west for luncheon to-day?"

"My dear," Mr. Bultiwell replied, "I am engaged just now. By the bye, you know Mr. Pratt, don't you? Pratt, you remember my daughter?"

Jacob, whose memories of that young lady, with her masses of yellow hair and most alluring smile, had kept him in fairyland for three months, and a little lower than hell for the last two years, took fierce command of himself as he rose to his feet and received a very cordial but somewhat forced greeting from this unexpected visitor.

"Of course I know Mr. Pratt," she answered, "and I hope he has n't altogether forgotten me. The last time I saw you, you bicycled over one evening, did n't you, to see my father's roses, and we made you play tennis. I remember how cross dad was because you played without shoes."

"Mr. Pratt is doubtless better provided in these days," Bultiwell observed with an elephantine smile. "What about running over to see us to-night or to-morrow night in that new car of yours, Pratt, eh?"

"Do come," the young lady begged, with a very colourable imitation of enthusiasm. "I am longing for some tennis."

"You are very kind," Jacob replied. "May I leave it open just for a short time?"

"Certainly, certainly!" Mr. Bultiwell agreed. "Sybil, run along and sit in the waiting-room for a few minutes. I'll take you up to the Carlton, if I can spare the time. May take Mr. Pratt, perhaps."

Sybil passed out, flashing a very brilliant if not wholly natural smile into Jacob's face, as he held open the door. Mr. Bultiwell watched the latter anxiously as he returned slowly to his place. He was not altogether satisfied with the result of his subtle little plot.

"Where were we?" he continued, struggling hard to persevere in that cheerfulness which sat upon him in these days like an ill-fitting garment. "Ah! I know — eighty thousand pounds and an equal partnership. How does that appeal to you, Mr. Pratt?"

"There were one or two points in the balance sheet which struck me," Jacob confessed, gazing down at his well-creased trousers. "The margin between assets and liabilities, though small, might be considered sufficient, but the liability on bills under discount seemed to me extraordinarily large."

Mr. Bultiwell's pencil, which had been straying idly over the blotting pad by his side, stopped. He looked at his visitor with a frown.

"Credits must always be large in our trade," he said sharply. "You know that, Mr. Pratt."

"Your credits, however," Jacob pointed out, "are abnormal. I ventured to take out a list of six names, on each one of whom you have acceptances running to the tune of twenty or thirty thousand pounds."

"The majority of my customers," Mr. Bultiwell declared, with a little catch in his breath, "are as safe as the Bank of England."

Jacob produced a very elegant morocco pocket-book, with gold edges, and studied a slip of paper which he held towards his companion.

"Here is a list of the firms," he continued. "I have interviewed most of them and made it worth their while to tell me the truth. There is n't one of them that is n't hopelessly insolvent. They are being kept on their legs by you and your bankers, simply and solely to bolster up the credit of the House of Bultiwell."

"Sir!" Mr. Bultiwell thundered.

"I should drop that tone, if I were you," Jacob advised coldly. "You have been a bully all your life, and a cruel one at that. Lately you have become dishonest. When the firm of Bultiwell is compelled to file its petition in bankruptcy, which I imagine will be a matter of only a few weeks, I do not envy you your examination before the official receiver."

Mr. Bultiwell collapsed like a pricked bladder. He shrivelled in his clothes. There was a whine in his tone as he substituted appeal for argument.

"There 's good business to be done here still," he

pleaded. "Even if the firm lost a little money on those names, there are two of them at least who might weather the storm, with reasonable assistance. Pratt, they tell me you 're pretty well a millionaire. I 'm sorry if I was hard on you in the old days. If you won't take a partnership, will you buy the business?"

Jacob laughed scornfully.

"If I were ten times a millionaire," he said, rising to his feet, "I would never risk a penny of my money to rid you of the millstone you have hung around your neck. It is going to be part of my activity in life, Mr. Bultiwell, to assist nature in dispensing justice. For many years you have ruled the trade in which we were both brought up, and during the whole of that time you have never accomplished a single gracious or kindly action. You have wound up by trying to drag me into a business which is rotten to the core. Your accountants may be technically justified in reckoning that hundred and forty thousand pounds owed you by those six men as good, because they never failed, but you yourself know that they are hopelessly insolvent, and that the moment you stop renewing their bills they will topple down like ninepins. . . . I would not help you if you were starving. I shall read of your bankruptcy with pleasure. There is, I think, nothing more to be said."

Mr. Bultiwell sat in his chair, dazed, for long after Jacob had left him. His daughter reappeared and

left at once, harshly dismissed. His clerks went out for lunch and returned at the appointed hour. Mr. Bultiwell was seeing ghosts. . . .

Jacob and his friend dined together that night in a well-known grill-room. Dauncey, to whom, in those days, every man seemed to be a brother and every place he entered a fairy palace, showed signs of distress as he listened to his companion's story.

"Dear friend," he remonstrated, "of what use in the world is revenge? I do not suggest that you should throw your money away trying to help Bultiwell, but you might at least have left him alone."

Jacob shook his head. The corners of his mouth tightened. He spoke with grave seriousness.

"Dick," he said, "you are like the man who sympathises with the evil growth which it is the surgeon's task to remove. In the days of his prosperity, Bultiwell was a brute and a bully. His only moments of comparative geniality came when he was steeped in wine and glutted with food. His own laziness and self-indulgence paved the way to his ruin. He then became dishonest. He deliberately tried to cheat me; he stooped even to the paltry trick of remembering that I once admired his daughter, and dragged her in to complete his humiliation. Believe me, the world is a better place without its Bultiwells — a better and a healthier place — and where I find them in life, I am going to use the knife."

"You have used it this time perhaps even more effectually than you thought," Dauncey groaned, as he took an evening paper from his pocket and passed it across the table. "Mr. Bultiwell shot himself in his office, late this afternoon. I did not tell you before, for fear it might spoil your dinner."

Jacob sipped his wine, unmoved.

"It was really the only thing left for him," was his brief comment.

Dauncey was once more the melancholy man.

"I hope that all your interventions, or whatever you may call them," he said, "won't end in the same way."

Jacob's eyes looked through the walls of the restaurant. A sudden impulse of fancy had carried him forward into that land of adventure to which he held the golden key. He felt the thrill of danger, the mystery of unknown places. He passed from palace to hovel. He heard the curse of the defeated schemer, he felt the warmth and joy of gratitude. All these figures, save one, were imaginary, and that one was always there, always watching, always with that look of reproach which he seemed already to see in her cold blue eyes. He fancied himself pleading with her, only to be scorned; hiding from the dangers she invoked; fancied her the protectress of his enemies, the evil genius of those whom he would have befriended. And all the time there lingered in the background of his mind the memory of that single

evening when, angered by her father's condescension, she had chosen to be kind to him; had shown him the secret places in that wonderful garden, glorious with budding rhododendrons, fragrant with the roses drooping from the long pergola, — a little scene out of fairyland, through which he had walked under the rising moon like a man bewildered with strange happiness.

Richard leaned forward in his place.

"Are you seeing ghosts?" he asked curiously.

Jacob was suddenly back from that unreal world into which his magical prosperity had pitchforked him. He drained the glass which he raised to his lips with firm fingers.

"Ghosts belong to the past," he answered. "All that we have any concern with is the future."

CHAPTER V

JACOB, in the midst of those pleasant activities necessitated by his change of fortunes, found time to write a letter. He wrote it with great care and after many revisions, and not until after it was dispatched did he realise with how much anxiety he awaited the reply.

The Cottage,
Marlingden.

Dear Miss Bultiwell,

I am venturing to write these few lines to assure you of my very deep sympathy with you in the loss which you have sustained, and I beg also to express the earnest hope that you will not associate me in any way with those misfortunes of your father which I was powerless to avert or lighten.

I have a further object in writing to you, which I hesitate to touch upon for fear I should give you offence, but I do beg, Miss Bultiwell, that you will accept my offer in a kind and generous spirit, and believe that it is entirely dictated by feelings of friendship for you. I gather that your father's affairs are so much involved that a considerable interval may elapse before any substantial sum can be collected from his estate for the benefit of yourself and your

mother. I beg, therefore, as a person into whose hands great wealth has come quite unexpectedly, that you will, if it is the slightest convenience to you, permit me to offer to make any advance necessary for your comfort. At a word from you, it will give me the greatest pleasure to place a thousand pounds, or any such sum, in any bank you may name, for your use until the estate is wound up.

If I have expressed myself crudely, please forgive me, Miss Bultiwell. I have a sincere desire to be of service to you, and I would like very much to be able to sign myself

Your friend,
Jacob Pratt.

The reply came by return of post. It was dated from the late Mr. Bultiwell's house, a few miles farther down the line than Marlingden.

Dear Mr. Pratt,

The offer contained in your letter, which I received this morning, may possibly have been kindly meant, but I wish you to know that I consider it an insult. My father took his life after an interview with you, during which I understand that you rejected a business proposition of his in terms which I cannot help suspecting, from your attitude while I was present, were unnecessarily brutal. Under those circumstances, you can scarcely wonder that I, his daughter, feel the greatest resentment at your offer and decline without the slightest hesitation your proposal of friendship.

Yours truly,
Sybil Bultiwell.

Jacob read the letter as he sat out amongst his roses, with the engine of his motor-car purring in the street, waiting to take him to town. For a few moments all the joy of his new prosperity seemed to slip away from him. The perfume of his cherished flowers lost its sweetness; the pleasant view of spreading meadows, with their background of dim blue hills, faded from before his eyes. He remembered the girl's face as he had first seen and afterwards dreamed of it, the eyes shining with kindliness, the proud lips smiling encouragement, her tone purposely softened, leading him on to talk about himself, his pleasant hobbies, his dawning ambitions. And then again he thought of her as she must have looked when she sat down to write that letter, amidst the discomfort of a dismantled home, embittered and saddened by the sordid approach of ignominious poverty. He shivered a little and looked up as Dauncey approached.

"I almost wish," he declared, "that I had bought that old swindler's business. It would n't have cost me a tenth part of what I am worth."

"Has the girl been unkind?" his friend asked.

Jacob showed him the letter.

"She 's not generous," was Dauncey's comment, as he returned it.

"She 's loyal, at any rate," Jacob replied.

Dauncey's face suddenly softened. His wife was leaning over the gate waving her hand. His eyes watched her retreating figure until she disappeared.

" Somehow or other," he ventured a little hesitatingly, as he turned back to Jacob, " I can't help thinking that the tone of that letter is n't altogether womanly. She must know the truth about her father's position. It does n't seem fair to blame you for your perfectly reasonable attitude."

" Why, even you thought I was hard at the time," Jacob reminded him.

" You were hard but you were just, and your offer to the young lady and her mother should certainly have evoked some feeling of gratitude. I don't like a woman to be too independent."

" You 've never seen her," Jacob groaned.

" Not to speak to, but I 've seen her once or twice on the platform with her father. She is very good-looking, of course," Dauncey continued hesitatingly, " although she always reminded me of one of the conventional pictures of the birth or purse-proud young women which adorn the illustrated papers."

" You 've never seen her smile," Jacob said gloomily, as he rose to his feet. " However, she may get more reasonable after the first shock has passed away. . . Time we started for the City, eh, Dick? "

They motored through the old-fashioned villages and along the quiet country lanes, towards where the wide-flung arms of the great city crept out like tentacles of hideous brick and mortar, to gather in her children. This morning ride was to both of them a never-ending source of delight. Jacob especially had

the air of a schoolboy when he remembered the punctual train, his punctual appearance at the dingy warehouse in Bermondsey Street, his inevitable sallying forth, half-an-hour later, with a list of names in his pocket, a few samples of leather in his bag, and the stock phrases of the market packed into his head by the never-satisfied Mr. Smith.

"A free man, Dick," he observed, taking his cigar from his mouth and drawing a long breath of content. "A free man at thirty-four years of age. It 's wonderful!"

"If it only lasts!" Dauncey muttered, with a touch of his old pessimism.

"You can cut that out, old fellow," Jacob insisted firmly. "I gave Pedlar a cheque for thirty-eight thousand pounds yesterday, and that left me fifty-five thousand of the original hundred thousand. Since then I have received bonds to the registered par value of four hundred thousand pounds, which are being sold to-day in New York at eight times their par value. Then there was a quarterly dividend cheque yesterday for nine thousand pounds. You 'll admit the money 's there."

"Can't deny facts," Dauncey agreed, with returning cheerfulness.

"As regards your personal position," Jacob went on, "I made my will yesterday and I left you five hundred a year."

"Jacob!"

Jacob patted his friend on the shoulder.

"I 've only told you this, old chap," he went on, "because I want you to lift up your head when you walk, remember that you owe nobody anything, and that, whatever measure of bad luck you may have, you are outside all risk of financial trouble for the rest of your life. It 's a wonderful feeling, that, Dick. Half the men you meet in life admit that they have their fits of depression, their dark days, their anxieties. If you analyse these, you will find that nearly every one of them is financial. The man who is free from all financial cares for himself and his family should walk about with a song on his lips the whole of the day. You and I are in that position, Dick, and don't let us forget it."

Dauncey drew in a deep breath of realisation, and his face for a moment glowed.

"Jacob," he confided, "I don't feel that I could ever be unhappy again. I have what I always dreamed of — Nora and the kids and freedom from anxiety. But you — where will life lead you, I wonder? I have reached the summit of my ambitions. I 'm giddy with the pleasure of it. But you — it would be horrible if you, with all your money, were to miss happiness."

Jacob smiled confidently.

"My dear Dick," he said, "I am happy — not because I have twelve suits of clothes coming home from Savile Row to-day, not because of this Rolls-Royce

car, my little flat at the Milan Court, my cottage at Marlingden, with Harris there for gardener now, and Mrs. Harris with not a worry in the world except how to make me comfortable. I am happy not because of all these things, but because you and I together are going to test life. I have the master key to the locked chambers. I am ready for adventures."

"I have about as much imagination as an owl," Dauncey sighed.

Jacob's eyes were fixed upon the haze which hung over the city.

"When I speak of adventures," he went on, "I do not mean the adventures of romance. I mean rather the adventures of the pavement. Human beings interest me, Dick. I like to see them come and go, study their purposes, analyse their motives, help them if they deserve help, stand in their way if they seek evil. These are the day-by-day adventures possible to the man who is free from care, and who mixes without hindrance with his fellows."

"I begin to understand," Dauncey admitted, "but I still don't quite see by what means you are sure of coming into touch with interesting people."

Jacob knocked the ash from his cigar.

"Dick," he said, with a twinkle in his eyes, "you are a very superficial student of humanity. A story such as mine attracts the imagination of the public. Every greedy adventurer in the world believes that the person who has acquired wealth without indi-

vidual effort is an easy prey. I expect to derive a certain amount of amusement from those who read of my good fortune and seek to profit by it. That is why I had no objection to telling my story to the reporters, why I let them take my photograph, why I gave them all the information they wanted about the payment of my creditors in full and my sudden wealth. All that we need now is the little West End office which I am going to take within the next few days, and a brass plate upon the door. The fly will then sit still and await the marauding spiders."

Dauncey smiled with all the enthusiasm of his new-found sense of humour.

"Five hundred a year," he murmured, "to be henchman to a bluebottle!"

CHAPTER VI

The acquisition of West End premises presented no particular difficulty, and in a few weeks' time behold a transformed and glorified Jacob Pratt, seated in a cushioned swivel chair before a roll-top desk, in an exceedingly handsomely appointed office overlooking Waterloo Place. The summit of one of his ambitions had been easily gained. The cut of his black morning coat and neat grey trousers, the patent shoes and spats, his irreproachable linen, and the modest but beautiful pearl pin which reposed in his satin tie were indications of thoughtful and well-directed hours spent in the very Mecca of a man's sartorial ambitions. Standing by his side, with a packet of correspondence in his hand, Dauncey, in his sober, dark serge suit, presented a very adequate representation of the part of confidential assistant and secretary to a financial magnate.

"Nothing but begging letters again this morning," he announced; "four hospitals; the widow of an officer, still young, who desires a small loan and would prefer a personal interview; and the daughter of a rural dean down in the country, pining for London

life, and only wanting a start in any position where good looks, an excellent figure, and a bright and loving disposition would be likely to meet with their due reward."

"Hm!" Jacob muttered. "Pitch 'em into the waste-paper basket."

"There are a packet of prospectuses — "

"Send them along, too."

"And a proposal from a Mr. Poppleton Watts that you should endow a national theatre, for which he offers himself as actor manager. You provide the cash, and he takes the whole responsibility off your shoulders. The letter is dated from the Corn Exchange, Market Harborough."

"Scrap him with the rest," Jacob directed, leaning back in his chair. "Anything more you want for the place, Dick?"

The two men looked around. There were rows of neatly arranged files, all empty; an unused typewriter; a dictaphone and telephone. The outer office, where Dauncey spent much of his time, was furnished with the same quiet elegance as the inner apartment. There seemed to be nothing lacking.

"A larger waste-paper basket is the only thing I can suggest," Dauncey observed drily.

Then came the sound for which, with different degrees of interest, both men had been waiting since the opening of the offices a fortnight before. There was a tap at the outer door, the sound of a bell and foot-

steps in the passage. Dauncey hurried out, closing the door of the private office behind him. His chief drew a packet of papers from a receptacle in his desk, forced a frown on to his smooth forehead, and buried himself in purposeless calculations.

Dauncey confronted the visitors. There were two of them — one whose orientalism of speech and features was unsuccessfully camouflaged by the splendour of his city attire, the other a rather burly, middle-aged man, in a worn tweed suit, carrying a bowler hat, with no gloves, and having the general appearance of a builder or tradesman of some sort. His companion took the lead.

"Is Mr. Jacob Pratt in?" he enquired.

"Mr. Pratt is in but very busy," Dauncey answered doubtfully. "Have you an appointment?"

"We have not, but we are willing to await Mr. Pratt's convenience," was the eager reply. "Will you be so good as to take in my card? Mr. Montague, my name is — Mr. Dane Montague."

Dauncey accepted the mission after a little hesitation, knocked reverently at the door of the inner office, and went in on tiptoe, closing the door behind him. He presented the card to Jacob, who was busily engaged in polishing the tip of one of his patent shoes with a fragment of blotting paper.

"A full-blown adventure," he announced. "A man who looks like a money-lender, and another who might be his client."

"Did they state the nature of their business?" Jacob demanded.

"They did not, but it is written in the face of Mr. Dane Montague. He wants as much of your million as he can induce you to part with. What his methods may be, however, I don't know."

"Show them in when I ring the bell," Jacob directed, drawing the packet of papers once more towards him. "Extraordinarily complicated mass of figures here," he added.

Dauncey withdrew into the outer office, closing the door behind him and still walking on tiptoe.

"Mr. Pratt will see you in a few minutes," he said, with the air of one who imparts great news. "Please be seated."

The two men subsided into chairs. Dauncey thrust a sheet of paper into a typewriter and desperately dashed off a few lines to an imaginary correspondent. Then the bell from the inner office rang, and, beckoning the two men to follow him, he opened the door of Jacob's sanctum and ushered them in. Mr. Dane Montague advanced to the desk with a winning smile.

"My name is Dane Montague," he announced, ostentatiously drawing off his glove and holding out a white, pudgy hand. "I am delighted to meet you, Mr. Pratt. This is my friend, Mr. James Littleham. The name may be known to you in connection with various building contracts."

Jacob thrust away the papers upon which he had been engaged, with an air of resignation.

"Pray be seated, gentlemen," he invited. "My time is scarcely my own just now. May I ask you to explain the nature of your business in as few words as possible?"

"Those are my methods exactly," Mr. Dane Montague declared, throwing himself into the client's chair, balancing his finger tips together, and frowning slightly. It was in this position that he had once been photographed as the organiser of a stillborn Exhibition.

"My friend Littleham," he continued, "is a builder of great experience. I am, in my small way, a financier. We have called to propose a business enterprise to you."

"Go on," Jacob said.

"You are doubtless aware that large sums of money have recently been made by the exploitation in suitable spots of what have become known as Garden Cities."

Jacob gave a noncommittal nod and his visitor cleared his throat.

"Mr. Littleham and I have a scheme which goes a little further," he went on. "We have discovered a tract of land within easy distance of London, where genuine country residences can be built and offered at a ridiculously moderate cost."

"Land speculation, eh?"

"Not a speculation at all," was the prompt reply. "A certainty! Littleham, please oblige me with that plan."

Mr. Littleham produced an architect's roll from his pocket. His companion spread it out upon the desk before Jacob and drew an imitation gold pencil from his pocket.

"All along here," he explained, tapping upon the plan, "is a common, sloping gently towards the south. The views all around are wonderful. The air is superb. There are five hundred acres of it. Here," he went on, tapping a round spot, "is a small town, the name of which we will not mention for the moment. The Great Central expresses stop here. The journey to town takes forty minutes. That five hundred acres of land can be bought for twenty thousand pounds. It can be resold in half-acre and acre lots for building purposes at a profit of thirty or forty per cent."

"The price of the land, if it is according to your description, is low," Jacob remarked. "Why?"

Mr. Dane Montague flashed an excellently simulated look of admiration at his questioner.

"That 's a shrewd question, Mr. Pratt," he confessed. "We are going to be honest and aboveboard with you. The price is low because the Urban Council of this town here" — tapping on the plan — "will not enter into any scheme for supplying lighting or water outside the three-mile boundary."

"Then what 's the use of the land for building?" Jacob demanded.

"I will explain," the other continued. "Situated here, two miles from our land, are the premises, works and reservoir of the Cropstone Wood, Water and Electric Light Company. They are in a position to supply everything in that way which the new colony might desire."

"A going concern?" Jacob enquired.

"Certainly!" was the prompt reply. "But it is in connection with this Company that we expect to make a certain additional profit."

Jacob glanced at the clock.

"You must hurry," he enjoined.

"The Cropstone Wood Company," Mr. Dane Montague confided, "is in a poorish way of business. The directors are sick of their job. They know nothing about our plan for building on the estate, and, to cut a long story short, we have secured a six months' option to purchase the whole concern at a very low price. As soon as the building commences on the common, we shall exercise that option. We shall make a handsome profit on the rise in the shares of the Cropstone Wood Company, but our proposal is to work the company ourselves. At the price we can offer them at, it is certain that every building lot will be sold. Mr. Littleham here has prepared a specification of various forms of domiciles suited to the neighbourhood."

Mr. Littleham, in a remarkably thick voice, intervened.

"I can run 'em up six-roomers at three hundred quid; eight and ten at five; and a country villa, with half an acre of garden, for a thousand," he announced, relapsing at the conclusion of his sentence into his former state of sombre watching.

"There 's a very fair profit to be made, you see," Mr. Dane Montague pointed out, "on the sale of the land and houses, without going more closely into the figures, but we want to be dead straight with you, Mr. Pratt. There should be an additional profit on the electric light and water which we supply from the Cropstone Wood Company."

"I see," Jacob remarked thoughtfully. "When they 've bought their land, and the houses are beginning to materialise, you can charge them what you like for the water and lighting."

Mr. Dane Montague beamed, with the air of one whose faith in the shrewdness of a fellow creature has been justified.

"You 've hit the bull's-eye," he declared. "We 've got the cost of service all worked out, and, added to the price we 'll have to pay for the Company, it don't come to more than forty thousand pounds. Then we shall have the whole thing in our own hands and can charge what we damned well please."

Jacob leaned back in his chair and surveyed his two visitors. There was a gleam in his eyes which might

have meant admiration — or possibly something else. Neither of the two men noticed it.

"It 's quite a scheme," he remarked.

"It 's a gold mine," Mr. Dane Montague pronounced enthusiastically.

"There 'll be pickings every way," the builder murmured thickly, with a covetous gleam in his eyes.

Jacob glanced at his watch.

"I 'll see the property this afternoon," he promised. "If your statement is borne out by the facts, I am willing to come in with you. How much money do you require from me?"

Mr. Dane Montague coughed. Mr. Littleham looked more stolid than ever.

"The fact of the matter is," the former explained, "Mr. Littleham here is tied up with so much land that he has very little of the ready to spare at present. Personally, I have been so fortunate lately in the City, had so many good things brought to me by my pals, that I am pretty well up to the neck until things begin to move."

Jacob studied the speaker thoughtfully. He was an observant person, and he noticed that Mr. Dane Montague's glossy hat showed signs of frequent ironing, that there were traces of ink at the seams of his black coat, and the suggestion of a patch on the patent boot which lingered modestly under his chair.

"You mean, I suppose, that you wish me to provide the whole of the capital?" Jacob remarked.

Mr. Dane Montague coughed.

"You happen to be the only one of the trio who has it in fluid form," he pointed out. "It would suit us better to recognise you a little more generously in the partition of the profits as the land is sold, and for you to finance the whole thing."

"I have no objection to that," Jacob decided, "provided I am satisfied in other respects. How far is this delectable spot by road?"

"Twenty-two miles," Mr. Littleham replied. "Barely that if you know the way."

"I will inspect the property this afternoon," Jacob announced.

"Capital!" Mr. Dane Montague exclaimed. "You are a man after my own heart, Mr. Pratt. You strike while the iron 's hot. Now what about a little lunch, say at the Milan, before starting?"

"On condition that I am allowed to be host," Jacob stipulated, "I shall be delighted."

Mr. Dane Montague chuckled. The suggestion relieved him of a certain disquietude regarding the contents of his pocketbook.

"No objection to that, I am sure, Mr. Pratt," he declared. "Eh, Littleham? At one o'clock at the Milan Grill, then."

"You can rely upon me," Jacob promised.

He entertained his two new friends to a very excellent lunch, but he insisted upon bidding them au revoir on the threshold of the restaurant. Jacob had

views of his own about inspecting the Cropstone Wood Estate.

"I wish to form a wholly unbiased opinion as regards the value of the property," he declared, "and I should much prefer to walk over it alone. Besides, if we are all of us seen there together — "

"I quite understand," Mr. Dane Montague interrupted. "Not another word, Mr. Pratt. Littleham, direct Mr. Pratt's driver," he added. "I have never been down by road myself."

Littleham entered into explanations with the chauffeur, and Mr. Montague conversed in low but earnest tones with Jacob upon the pavement.

"Don't think, Mr. Pratt," he said, "that we are asking you to take part in a speculation, because we are not. That land at forty pounds an acre is a gift. You could buy it and forget all about it for ten years, and I would n't mind guaranteeing that you doubled your capital. It 's just one of those amazing chances which come now and then in a man's lifetime. The only thing that rather put us in a corner was the fact that the money has to be found within forty-eight hours. That won't worry you, Mr. Pratt."

"It will make no difference to me," Jacob admitted.

"Then good luck to you and a pleasant journey," was Mr. Montague's valediction.

Jacob called for Dauncey, and after an hour's

ride they had tea in a small country town and walked along the edge of the common which Mr. Dane Montague had described. From the top of the ridge they obtained a fair view of the entire property. Jacob sat upon a boulder, lit a cigarette and contemplated it thoughtfully. He confessed himself puzzled.

"They look wrong 'uns, those two," he observed, "but this land 's all right, Dauncey. It 's a capital building site."

Dauncey plucked at his lower lip.

"I don't know anything about property," he admitted. "Never owned a yard of land in my life. Yet it seems to me there must be a hitch somewhere."

A young man came strolling along the path, apparently on his way to the town. Jacob accosted him politely.

"Good evening, sir."

"Good evening," the other replied, a little gloomily.

"Fine view here," Jacob observed.

"Not bad," the newcomer answered, without enthusiasm.

Jacob produced his case, and the young man accepted a cigarette.

"Are you a resident in these parts, may I ask?" Jacob enquired.

"For my sins. I 've just set up an office in Cropstone."

"Are you, by any chance, a lawyer?"

The young man laughed.

"Do I carry my profession about with me to that extent? Yes, I 'm a lawyer. Mark Wiseman, my name is."

"Not too many clients yet, eh?" Jacob asked kindly.

The aspirant to legal fame made a grimace.

"Too near London."

Jacob looked down the ridge.

"Fine building property this seems," he observed.

The other assented. "It 's for sale, I believe."

"I happen to know that it 's for sale," Jacob continued, "and at a very low price, too. What 's the drawback? The soil looks all right."

"The soil 's good," the young man acquiesced. "Everything 's good, I believe. The great drawback is that it 's just over three miles from Cropstone, where the lighting and water would have to come from."

"And what about that?"

"They won't supply it, that 's all."

Jacob pointed to where an ornamental chimney, a power shed and a gleam of water appeared on the other side of a small wood.

"Is n't there a private company there?" he asked.

"Practically defunct. They used to supply Cropstone, but the Urban Council there are running a show of their own."

"Water good?" Jacob enquired.

"I 've never heard any complaints."

Jacob glanced at his watch.

"If you would be so good as to call at the White Hart Hotel at half past six this evening," he said, "and ask for Mr. Jacob Pratt, there is a small matter of business I should like you to undertake for me in this neighbourhood."

The young lawyer's alacrity was not to be mistaken.

"I will be there without fail," he promised.

At eleven o'clock precisely, the next morning, Mr. Dane Montague presented himself for the second time at Jacob's offices, accompanied this time by a smaller, darker and glossier duplicate of himself, whom he introduced as Mr. Sharpe, his solicitor. Jacob did not keep them long in suspense.

"I have inspected the Cropstone Wood Estate," he announced, "and I am willing to advance the twenty thousand pounds for its purchase."

Mr. Montague moistened his already too rubicund lips.

"I felt certain that you would not neglect such an opportunity," he said.

"The profits on the sale of the land in lots," Jacob continued, "are, I presume, to be divided equally amongst the three of us. As regards the houses which Mr. Littleham proposes to build, I will advance whatever money is necessary for these, on mortgage,

at six per cent interest, but the profit on the sale of these I should expect to divide."

Mr. Montague showed some signs of haste.

"I don't object," he assented suavely. "Littleham and I will take the other half. It is a great relief to me to get this matter settled quickly," he continued, "as I have an exceedingly busy day. There just remains one rather important point, Mr. Pratt. My offer of the property expires to-morrow, and the vendors might or might not be disposed to extend the time. In any case, it would be better not to ask them. Would it be possible to clinch this matter to-day?"

"Bring your agreement here," Jacob directed, "at three o'clock, and I will give you my cheque for the amount."

Mr. Sharpe reached for his hat.

"I can manage it," he said, in reply to a look from Montague, "but I shall have to get along at once."

At a quarter past three that afternoon, Jacob wrote his cheque for twenty thousand pounds, received a signed copy of the agreement with Messrs. Littleham and Montague, and sat by himself, whistling softly and listening to their retreating footsteps. Dauncey came in, a few moments later, with a perplexed frown upon his forehead.

"Please may I look through the agreement?" he begged.

Jacob passed it over to him. He read it through slowly and carefully.

"Anything troubling you?" Jacob asked.

"I don't know what it is," Dauncey confessed. "The agreement seems all right, but I saw their faces when I let 'em out. I can't see the flaw, Jacob, but it 's not an honest deal. They 've got something up their sleeve."

Jacob smiled.

"Perhaps you 're right, Dick," he answered. "Anyway, lock the agreement up in the safe and don't worry."

CHAPTER VII

Jacob found life, for the next few months, an easy and a pleasant thing. He took a prolonged summer holiday and made many acquaintances at a fashionable French watering place, where he devoted more time to golf than gambling, but made something of a reputation at both pursuits. He came back to London bronzed and in excellent health, but always with a curious sense of something wanting in his life, an emptiness of purpose, which he could never altogether shake off. He was a liberal patron of the theatres, but he had no inclinations towards theatrical society, or the easy Bohemian circles amongst which he would have been such a welcome disciple. He was brought into contact with a certain number of wealthy men in the city, who occasionally asked him to their homes, but here again he was conscious of disappointment. He enjoyed wine, cigars and good food, but he required with them the leaven of good company and good fellowship, which somehow or other seemed to evade him. Dauncey remained his chief and most acceptable companion, a rejuvenated Dauncey, who had

developed a dry fund of humour, a brightness of eye and speech wholly transforming. There were many others who offered him friendship, but Jacob's natural shrewdness seemed only to have increased with his access of prosperity, and he became almost morbidly conscious of the attractions to others of his ever-growing wealth. He had joined a club of moderate standing, where he met a certain number of men with whom he was at times content to exchange amenities. He had a very comfortable flat in the Milan Court, a country cottage at Marlingden, now his own property, with a largely increased rose garden, and half an acre of forcing houses, over which domain Mr. and Mrs. Harris reigned supreme. He possessed a two-seater Rolls-Royce, which was the envy of all his acquaintances, and a closed car of the same make. He belonged to a very good golf club near London, where he usually spent his week-ends, and his handicap was rapidly diminishing. And he had managed to preserve entirely his bland simplicity of manner. Not a soul amongst his acquaintance, unless specially informed, would have singled him out as a millionaire.

It was about six months after his first visit from Mr. Dane Montague, when Dauncey one morning brought in a card to his chief. Jacob was no longer under the necessity of resorting to imaginary labours on such occasions. There were tiers of black boxes around the room, reaching to the ceiling, on which were painted in white letters — *The Cropstone Wood*

Estates Company, Limited. There were two clerks in the outside office, in addition to an office boy.

"Young lady to see you," Dauncey announced quietly.

Jacob glanced at the card and forgot all about the Cropstone Wood Estates Company, Limited. His fingers shook, and he looked anxiously at his secretary.

"Did she ask for me by name?"

"No. She asked for the Chairman of the Company."

"You don't think she knows who I am, then?"

"From her manner, I should imagine not," Dauncey replied. "As a matter of fact, she asked first to whom she should apply for information respecting the Company. I thought you might like to see her yourself, so I told her the Chairman."

"Quite right," Jacob approved. "Show her in and be careful not to mention my name."

Jacob's precaution was obviously a wise one. The young lady who was presently ushered into the office paused abruptly as she recognised him. Her expression was first incredulous, then angry. She turned as though to leave.

"Miss Bultiwell," Jacob said calmly, as he rose to his feet, "I understand that you desire information respecting the Cropstone Wood Estates. I am Chairman of the Company and entirely at your service."

She hesitated for a moment, then shrugged her shoulders, swung across the room, and threw herself into the client's chair with a touch of that insolent grace which he had always so greatly admired.

"I had no idea whom I was coming to see," she told him.

"Or you would not have come?"

"I most certainly should not."

The light died from his eyes. He felt the chill of her cold, contemptuous tone.

"Can you not remember," he suggested, "that you are here to see an official connected with the Cropstone Wood Estates Company and forget the other association?"

"I shall try," she agreed. "If I had not made up my mind to do that, I should have walked straight out of your office directly I recognised you."

"You will pardon my saying," he ventured, "that I consider your attitude unnecessarily censorious."

She ignored his remark and turned to the business in hand.

"My mother and I," she said, "have of course left the Manor House. We are in lodgings now and looking for a permanent abode near London. The idea of a residence at Cropstone Wood appeals to my mother. She has friends in the neighborhood."

Jacob inclined his head.

"I assure you the Estate is everything that we claim for it."

"Most of the enquiries I have made have been satisfactorily answered," she admitted. "I have found only one person who has had any criticism to make. He says that, before buying property there, one ought to have definite information about the water and lighting."

"He is a very sensible man," Jacob agreed.

"I have come here to ask about them."

"The water and lighting," Jacob announced, "will be undertaken by the Cropstone Wood, Water and Electric Light Company, a private enterprise close at hand. The charges will be normal and the supply adequate."

"Thank you," the girl said. "If you are sure of that it is all I came to ascertain."

She rose to her feet. Jacob was desperately unwilling to let her go.

"Any direct transactions, of course, are undertaken with the city office," he explained, "but if you will accept a letter from me to the manager, he will see that your application is promptly dealt with, and that you have all the choice of site that is possible. There is, as you may know, a great demand for the land."

"Thank you," she replied, "I will not trouble you."

"Then again," he went on, "there is the question of whether you want simply to buy the land and employ your own builder, or place the contract with

Littleham, who has an office on the Estate. My advice to you would be to go to Littleham. He can show you a dozen plans of various sized residences, he has a stock of material close at hand — "

"I am very much obliged," she interrupted. "My mother and I have already decided upon one of Mr. Littleham's cottages. It was simply because we found his answers as regards the water and electric lighting a little indefinite, that I decided to come to you."

"Indefinite?" Jacob murmured.

"Yes. He told us that the water and lighting were to be supplied by the private company you spoke of, but he seemed to have no idea as to what price they would be likely to charge."

Jacob inclined his head thoughtfully.

"I think you may rest assured," he told her, "that the charge will be normal."

She turned away.

"You have given me the information I require," she said. "Thank you once more, and good morning."

Jacob lost his head for a moment. It was impossible to let her drift away like this.

"Miss Bultiwell," he protested, "you are very hard on me. I wish you would allow me a few words of explanation. Will you — will you lunch with me?"

She looked him up and down, and not even the con-

sciousness of those well-chosen and suitable clothes, of his very handsome bachelor flat at the Milan, his wonderful Rolls-Royce, and his summer retreat at Marlingden, with its acre of roses, helped him to retain an atom of self-confidence. He was no longer the man to whom the finger of envy pointed. The glance withered him as though he had indeed been a criminal.

"Certainly not," she answered.

She made her way towards the door, and Jacob watched her helplessly. In her plain tweed coat and skirt, her sensible but homely shoes, her cheap little grey tam-o'-shanter hat, with its single yellow quill, she was just as attractive as she had been in the days when the first modiste in London had taken a pride in dressing her. She reached the door and passed out before Jacob had been able to make up his mind to step forward and open it for her. He gazed at the spot where she had disappeared, with blank face and unseeing eyes. Suddenly the door was reopened and closed again. She came towards him very deliberately.

"Mr. Pratt," she said, "I am a very selfish and a very greedy person. I have lunched most days, for the last three months, at an A. B. C. shop opposite the office where I am working, and I hate the food and everything about that sort of place. If I accept your invitation, will you allow me to order exactly what I please, and remember that it is sheer greed

which induces me even to sit down in the same room with you? "

Jacob sighed as he rose and stretched out his hand for his hat.

" Come on any terms you please," he answered, with eager humility.

CHAPTER VIII

Miss Sybil Bultiwell showed that she had a very pretty taste in food even if her weaknesses in other directions were undiscoverable. Seated at a table for two in Jacob's favourite corner at the Ritz grill-room, she ordered langouste with mayonnaise, a French chicken with salad, an artichoke, a vanilla ice, and some wonderful forced strawberries. She drank a cocktail and shared to a moderate extent the bottle of very excellent dry champagne which her companion insisted upon. The aloofness of her general attitude was naturally modified a little, in deference to appearances, but at no time did she give Jacob the slightest hope of breaking down the barrier of icy reserve with which she had chosen to surround herself. He made one great effort about midway through the meal.

"Miss Bultiwell," he said, "when I visited once at the Manor House — the first time it was, I think — you were very kind to me."

"I have forgotten the circumstance."

"I have not. I never could. I remember that I

arrived on a bicycle, very hot and somewhat — er — inappropriately dressed. Your father, who had invited me over because at that time I was a useful business connection, took no particular pains to set me at my ease. I was very uncomfortable. You were exceedingly kind to me that evening."

"Was I?" she asked indifferently.

Jacob took a sip of champagne and went on valiantly.

"I had never met any one like you before. I have never met any one like you since. Why should you treat me as though I were something entirely contemptible, because I refused to accept your father's fraudulent balance sheet and put money into a ruined business?"

Sybil's blue eyes, which, as he knew, alas! too well, were capable of holding such sweet and tender lights, flashed upon him with a single moment's anger.

"I had hoped," she said severely, "that you would have had the good taste to avoid this subject. Since you have opened it, however, let me remind you that I am a woman, and that feelings count for far more with me than arguments. You may have been perfectly justified in what you did. At the same time, you were the immediate cause of the tragedy surrounding my father's death. For that I shall never forgive you."

"It does n't seem quite fair, does it?" he complained, with a strange little quiver of his underlip.

"Women seldom are fair in their likes and dislikes," she pronounced. "I hope you will not pursue the subject."

"Is it permitted to ask you any questions with regard to your present avocation?" he ventured, a few minutes later.

"I have no objection to telling you what I am doing," she replied. "I am taking a course of shorthand and typewriting at an office in Fleet Street."

The horror of it chilled Jacob to the very soul. He had only that morning received a cheque from his brother for an unexpected bonus, which amounted to more than she would ever be able to earn in the whole course of her life.

"Is that absolutely necessary?" he asked.

"We have two hundred a year between us, my mother and I," she answered drily. "Perhaps you can understand that an extra two or three pounds a week is desirable."

"Damn!" Jacob muttered, under his breath.

"I really don't see why you should be profane," she remonstrated.

"It 's too absurd, your going out to work," he insisted. "I had business connections in the old days with the house of Bultiwell, by which I profited. Why cannot I be allowed, out of the money I can't ever dream of spending, to settle —"

"If you are going to be impertinent," she interrupted coolly, "I shall get up and go out."

Jacob groaned and cast about in his mind for a less intimate topic of conversation. The subject of theatre-going naturally presented itself. A momentary gleam of regret passed across her face as she answered his questions.

"Yes, I remember telling you how fond I always was of first nights," she admitted. "Nowadays, naturally, we do not go to the theatre at all. My mother and I live very quietly."

Jacob cleared his throat.

"If," he suggested, "a box at the theatre could be accepted on the same terms as this luncheon — for your mother and you, I mean," he went on hastily, "I am always having them given me. I'd keep out of the way. Or we might have a little dinner first. Your mother — "

"Absolutely impossible!" she interrupted ruthlessly. "I really feel quite ashamed enough of myself, as it is. I know that I have not the slightest right to accept your very delicious luncheon."

"You could pay for anything in the world I could give you, with a single kind word," he ventured.

She sighed as she drew on her gloves.

"I have no feeling of kindness towards you, Mr. Pratt," she said, "and I hate hypocrisy. I thank you very much for your luncheon. You will forgive my shaking hands, won't you? It was scarcely in the bargain. And I must say good-by now. I am due back at the office at half-past two."

So Jacob derived very little real pleasure from this trip into an imaginary Paradise, although many a time he went over their conversation in his mind, trying to find the slenderest peg on which he could hang a few threads of hope. He rang up the city office and made sure that Miss Bultiwell should be offered the most desirable plot of land left, at the most reasonable price, after which he invited Dauncey, who was waiting impatiently for an interview, to take an easy-chair, and passed him his favourite box of cigars.

"What is it, Dick?" he demanded. "Why bring thunderclouds into my sunny presence?"

"Not quite so sunny as usual, is it?" Dauncey remarked sympathetically. "How is Miss Bultiwell?"

"She is taking a course of shorthand and typing," Jacob groaned.

"That seems harmless enough. Why should n't she?"

"Don't be a fool," Jacob answered crossly. "Do you realise that my income is nearly fifty thousand a year, and she has to grind in a miserable office, in order to be able to earn two or three pounds a week to provide her mother with small luxuries?"

"From what I remember of Miss Bultiwell, I don't think it will do her any harm," Dauncey remarked doggedly.

"You 're an unfeeling brute," Jacob declared.

Dauncey shrugged his shoulders.

"Perhaps so," he agreed. "I don't suppose I should like her any better if she came and ate out of your hand."

"You must admit that she shows a fine, independent spirit," Jacob insisted.

"Bultiwell obstinacy, I call it!"

Jacob knocked the ash from his cigar.

"Dick," he asked quietly, "is there any sense in two men arguing about a girl, when one is in love with her and the other is n't?"

"None at all," Dauncey agreed.

"Then shut up and tell me what horrible tragedy you 've stumbled upon. You 've something to say to me, have n't you?"

Dauncey nodded.

"It 's about Montague and Littleham. I have discovered the fly in the ointment. I thought those two would never be content with a reasonable land speculation."

"Proceed," Jacob said encouragingly.

"Most of the idiots who bought these plots of land," Dauncey continued, "were content to know that the Cropstone Wood, Water and Electric Light Company was in existence and had commenced the work of connecting them up. Not one of them had the sense to find out what they were going to pay for their water and lighting."

"Ah!"

"I 've just discovered," Dauncey continued, "that Dane Montague and Littleham have an option on the Water and Electric Light Company. I don't suppose they said a word to you about that. You found the money to buy the land, all right, but they 're going to make the bulk of the profit out of the water and lighting. That young lawyer at Cropstone gave us a word of warning, you remember, the day we were over there."

"So he did," Jacob murmured reflectively. "I was a mug."

"Not only that," Dauncey reminded him, "but some of the people who 've bought the land are your friends, are n't they? What about Miss Bultiwell?"

Jacob knitted his brows.

"I don't fancy the company will be able to charge whatever they like," he argued. "There are some restrictions — "

"They 've got an old charter which has another fourteen years to run," Dauncey interrupted. "As they 've made a loss ever since they 've been in business, there 's nothing to prevent their recouping themselves now, on paper, by charging practically whatever they like. I warned you not to have anything to do with those fellows."

"I was an ass," Jacob admitted.

The critical note vanished from Dauncey's tone. He laid his hand upon his friend's shoulder.

"It was n't your fault, Jacob," he said. "We

shall prove that you were never interested in the option and knew nothing about it. As for Miss Bultiwell, it won't hurt you if you have to take that bit of land off her hands."

Jacob shook his friend's hand.

"Thank you, Dick."

"And I should tackle those fellows at once, if I were you," Dauncey added. "No good letting the matter drag on. Ask them what they 're going to charge. Say that one or two of the tenants have been making enquiries."

"I will."

"It 's a dirty business all round," Dauncey declared. "They made you advance the whole of the money to buy the land, and they saved their bit for the waterworks and lighting company. It 's as plain as a pikestaff why they did n't let you in on that. They knew perfectly well that you 'd never be a party to such a low-down scheme as they had in view."

Jacob swung round to his desk with an air of determination.

"I 'll tackle them within the next few days," he promised.

CHAPTER IX

The opportunity for an explanation between Jacob and his fellow speculators speedily presented itself. Amongst his letters, on the following morning, Jacob found a somewhat pompous little note from Dane Montague, inviting him to lunch at the Milan at half-past one. Littleham, supremely uncomfortable in a new suit of clothes, was the other guest, and champagne was served before the three men had well taken their places.

"A celebration, eh?" Jacob observed, as he bowed to his two hosts.

Mr. Montague cleared his throat.

"Our meeting might almost be considered in that light," he admitted. "Yesterday afternoon we sold the last plot of land on the Cropstone Wood Estate."

"Capital!" Jacob exclaimed. "Full price?"

"Sixpence a yard over."

Jacob nodded approval.

"By the bye," he said, "I see that the Water Company is getting on very well with its connections.

They must have several hundred men at work there."

Mr. Montague appeared a little startled.

"Well, well! At any rate we shall be able to keep our word. Electric light and water will be ready for every house as it is built."

"That reminds me of a question I was going to ask you," Jacob went on. "What price are we going to charge for the electric light?"

"What price?" Montague murmured, balancing a knife upon his forefinger and watching it meditatively.

"The Company 'll have to fix that amongst themselves," Littleham declared brusquely.

"One or two of the people who 've bought plots have made enquiries," Jacob continued, without noticing the last speaker. "I think they 've begun to realise that they 're pretty well at our mercy — or rather at the mercy of the Company."

"Well, that 's not our business, anyway," Montague replied evasively. "I dare say it will be rather an expensive affair, connecting them all up."

Jacob smiled knowingly.

"No need for us to bluff one another," he remarked, dropping his voice a little. "We all three know what 's in front of those unfortunate tenants. Serves 'em right for trying to buy the land too cheap. By the bye, Montague, there 's no mistake about that option?"

Mr. Montague coughed.

"None at all," he answered.

"When do you want my share of the purchase money?"

Mr. Dane Montague and his friend exchanged surreptitious glances.

"Presently . . . presently," the former replied. "The option does n't expire for two months yet. But there is another little matter concerning which Littleham and I have a proposition to make to you."

"Go ahead," Jacob invited.

"Every plot of land on the Cropstone Wood Estate has now been sold," Montague continued. "The purchase price provided by you was twenty thousand pounds. The land has been sold for thirty-five thousand, of which sum twenty per cent has been received."

"Precisely," Jacob agreed. "We have fifteen thousand pounds, less expenses and interest, to divide between the three of us as the money comes in."

"In the ordinary course of events," Mr. Montague proceeded, "it will no doubt be a year at least before the depositors will have paid up in full and a correct balance can be arrived at. Now Littleham and I are scarcely in your position. We need to turn our money over quickly. We therefore make to you the following proposition. Let the accounts be made out at once, allow six per cent interest upon all sums still owing from depositors, give us a cheque for the whole amount of our shares on that basis, and Littleham

and I are willing to pay you five hundred pounds each for the accommodation."

"A dissolution of partnership, in fact?"

"Precisely," Montague assented.

"There 's the taking over of the Electric Light and Water Company," Jacob remarked reflectively. "I suppose you want that kept entirely separate."

Montague coughed.

"Entirely," he agreed.

"Supposing some of the purchasers should fail to make good their deposits?"

"Then the deposit would belong to you," Montague pointed out, "and the land could be resold elsewhere."

"Plenty of applicants for the land still," Littleham interposed gruffly.

Jacob sipped his champagne and found it excellent.

"Very well," he assented, "make it fifteen hundred between you and I 'll take the whole thing over.". . .

Mr. Montague and his companion sat for an hour over another bottle of wine after their guest had departed. The faces of both were flushed and their voices were a little husky, but they were filled with the complacency of men who have come out on the right side of a deal. Only Mr. Montague, every now and then, gave voice to some faint regret.

"He 's such a prize mug, James," he said. "It seems a shame we could n't have handled him for something bigger."

"What are you grumbling at?" Mr. Littleham replied, letting loose another button of his waistcoat. "We 're getting four thou apiece profit on the sale of the land, and he 's standing the racket for all of 'em who don't pay up, and there 'll be a good few more of them than he fancies. Then by this time next week we can take up our option on the Cropstone Wood, Water and Electric Light Company, and if Mr. Jacob Pratt thinks he 's in on that deal, he 's making the mistake of his life. I ain't surprised so much at the land purchasers," the builder went on reflectively. "They 're all the same. They buy a plot of land, and they think the Lord will send them gas and water and that sort of thing, and that the price is fixed by Act of Parliament and they can't be diddled. But a man like Pratt, laying out the money he has, and simply knowing that there was a water and electric light plant on which you and I had an option, and imagining we should take him in without an agreement or even a letter — take him in on a proposition likely to pay at least thirty per cent — well, it 's a fair knockout!"

"We ought to have made our fortunes out of a jay like that," Mr. Montague agreed, with a shade of sadness in his tone.

About a fortnight later, two very agitated looking visitors burst precipitately into Jacob's outer office. Mr. Montague's complexion was of that pasty hue

described as chalky white. He was breathing heavily, and he had lost all that nice precision of speech intended to convey the suggestion that in his leisure hours he was a man of culture. Mr. Littleham was still more out of breath. His necktie had disappeared around his neck, and beads of perspiration were standing out upon his forehead.

"Where 's the guv'nor?" Mr. Montague almost shouted.

"Boss in?" Mr. Littleham demanded simultaneously.

Dauncey rose from his seat and eyed the visitors coldly.

"Have you an appointment with Mr. Pratt?" he asked.

"Appointment be damned!" the builder began. "We want —"

"Look here," Mr. Montague interrupted, the methods of his race asserting themselves in his persuasive tone, "it is most important that we should see Mr. Pratt at once."

"Nothing wrong Cropstone way, is there?" Dauncey enquired. "I thought you were out of that now."

"Is the guv'nor in or is n't he?" Littleham demanded, mopping his forehead.

Dauncey spoke through an office telephone, and after a very brief delay threw open the door of the private office and ushered in the two callers. Jacob

looked up from some papers as they entered and stared at them a little blankly.

"Good morning, gentlemen," he said. "I thought we 'd parted company for a time."

Littleham, usually the silent partner, asserted himself then. He pushed the trembling Montague to one side and stood squarely before the desk.

"Look here, Pratt," he demanded, "have you bought the Cropstone Wood, Water and Electric Light Company?"

"Certainly I have," Jacob replied. "What about it?"

"When?"

"Oh, within a few days of your first coming to me."

"Within a few days?" Mr. Montague almost shrieked.

Jacob leaned back in his chair, crossed his legs, and glanced with a momentary satisfaction at his well-polished brown shoes and white gaiters.

"My good friends," he said, "you could scarcely expect me to put down twenty thousand pounds for land, without making arrangements for the water supply and lighting? I went into the matter with a local solicitor and found that, as the Company was practically moribund, the best way was to buy it outright. I am going to incorporate it with the Cropstone Wood Estates and make one concern."

"You bought the Water Company behind our

backs and never said a word about it?" Montague demanded thickly.

"Why on earth should I say anything to you?" Jacob retorted.

"We had an option ourselves!" Littleham thundered, striking the desk with his clenched fist.

"I remember your telling me so," Jacob observed. "I also remember your telling me that it had another two months to run, whereas it expires to-morrow. What I don't seem to remember, though, is your asking me for my share of the contributing money."

Jacob had never appeared more guileless. The two men became speechless in the face of his bland equanimity. Then Montague cleared his throat.

"Come, come," he remonstrated, "no need for any of us to lose our tempers. Let us sit down and discuss this little matter like gentlemen. I am quite sure Mr. Pratt will do the square thing. I propose that we adjourn to the Milan. A bottle of the old sort, eh, Pratt?"

Jacob leaned back in his chair, his finger tips pressed together, and shook his head sorrowfully.

"I do not think," he said, "that I shall ever drink with either of you again. You entered into a conspiracy behind my back to keep the Cropstone Wood, Water and Electric Light Company in your joint possession, your scheme being to make use of the old charter the company possessed and to charge outrageous prices for the water and lighting. With

that in view, you relieved yourselves of your interest in the land at some sacrifice, expecting to land me with the whole estate, and leaving me to bear the whole brunt of the complaints and the failure of the depositors to carry out their purchases. That, I believe, is a fair outline of your scheme, Messrs. Montague and Littleham — elaborated, mark you, after you had mentioned the matter of the water and the lighting to me, on your first visit, and pointed out the additional source of profit. You relied, I presume, either on my blind confidence in you or my bad memory."

"I can assure you, Pratt," Mr. Montague began piteously, —

"Damn!" his confederate ejaculated with fervour.

"Fortunately," Jacob continued, "I am not quite such a mug as I must have seemed to you. Before I parted with the money for the land, I paid a visit to the offices of the Cropstone Wood, Water and Electric Light Company, examined your option, and finding it illegal, as it was signed only by the Chairman of the company, without notice to the shareholders, I obtained one in my own name, which I exercised within a few hours. I am now the sole owner of the Cropstone Wood, Water and Electric Light Company and the Cropstone Wood Estates. Also of this office, gentlemen, from which I beg that you will depart as quickly as possible."

"I 'm damned if I stir a foot!" Littleham declared furiously. "We 've been swindled!"

Jacob struck his bell, and Dauncey came in with a very grim look upon his face. Mr. Dane Montague caught up his hat and plucked at the sleeve of his companion.

"You shall hear from our solicitors," he spluttered.

"Delighted!" Jacob replied. "I should keep the six-and-eightpence, though, if I were you."

Two very angry men were escorted off the premises. Then Dauncey returned with a grin upon his face.

"I beg your pardon, Jacob," he said humbly. "I never dreamed that you had them pickled. Tell me about it?"

"It was really very simple," Jacob explained. "They came to me with two schemes, one legitimate, the other illegitimate. The legitimate one appealed to me. I found the money, bought the estate, and saw that they had a decent profit. As regards the illegitimate one, I met them on their own ground. I got that young fellow whom we came across down at Cropstone to look into the affairs of the Water and Lighting Company, found that they were an absolutely moribund concern, bought them out for cash, with the sole condition of secrecy, and sat tight. If Montague and Littleham had kept their bargain — that is to say if they had let me into their scheme for purchasing the Company — I should have told them

the truth, a few plain words would have passed, and I should have compensated them for their disappointment. As it was, they tried to be too clever. They tried to land me with the remainder of the property, after they had made their profit, and with the money I paid them they were going to take over what they imagined to be the more profitable side of the deal, the Water and Lighting Company, and leave me out of it. That 's the long and short of it, Dick."

A gleam of admiration shone in Dauncey's eyes.

"My congratulations, Jacob," he murmured. "I have underestimated your talents."

Jacob smiled benevolently.

"Dick," he rejoined, "we have n't yet had time to gain much experience in the world of high finance, but here 's one little truism which you can take to heart. It 's easier to get the best of a rogue than of a jay. The jay as a rule knows he 's a jay, and is terrified all the time lest other people should find it out. The rogue believes that he 's cleverer than he is, and that other people are bigger fools than they are. . . . Shall we — "

"By all means," Dauncey acquiesced, reaching promptly for his hat.

CHAPTER X

Houses sprang up like mushrooms on the Cropstone Wood Estate, and rents were soon at a premium. Mr. Littleham's activities were transferred, by arrangement with Jacob, to a builder of more conservative type, and the Estate speedily became one of the show places of the neighbourhood. It combined the conveniences of a suburb with the advantages of a garden city. The special motor omnibuses, run by the Company, connected the place with the railway. The telephone company were induced to open an exchange, and the Cropstone tradespeople, speedily abandoning their attitude of benevolent indifference, tumbled over themselves in their anxiety to obtain the orders of the neighbourhood. Jacob somewhat surreptitiously furnished a room for himself over the offices of the company and, soon after the coming of Mrs. Bultiwell and her daughter, paid a visit to the place. In fear and trembling he stole out, after an early dinner on the night of his arrival, and, seated on a hummock at the top of the ridge, looked down at the little colony.

It was not long before the expected happened. A girl in a white gown appeared in the garden immediately below him, singing softly to herself and wielding a watering can. Presently she saw Jacob and paused in her task. Jacob raised his hat and she came slowly towards him. His heart thumped against his ribs. He thought of "Maud" and other sentimental poems, where the heroine was scornful and of high degree, and the lover very much her slave. Sybil Bultiwell's expression was certainly not encouraging.

"You don't mean to tell me, Mr. Pratt," she began coldly, "that you are coming to live out here yourself?"

"No idea of it," Jacob hastened to explain, as he sprang to his feet. "I have just furnished a room over the office, so as to spend a night or two here, now and then, and see that everything is going on all right. A new enterprise like this needs a watchful eye. No intention of making a nuisance of myself, I can promise you, Miss Bultiwell."

In her relief she forgot that the watering can was half full. Jacob stepped quickly backwards, glancing a little disconsolately at his bespattered trousers.

"I am exceedingly sorry, Mr. Pratt," she apologised, biting her lip.

"No consequence at all," he assured her. "My fault entirely. By the bye, I hope you are quite comfortable. No complaints?"

"None whatever," she conceded a little grudgingly.

"Water supply all right?"

"Quite."

"And the lighting?"

"Excellent. In fact," the girl went on bitterly, "the place is a perfect Paradise for paupers and people who have to earn their own living."

"There is no need for you to do that," he ventured.

She looked at him in most disconcerting fashion. All the pleasant lights which lurked sometimes in her blue eyes seemed transformed into a hard stare. Her eyebrows were drawn together in an ominous frown. Her chin was uplifted.

"What do you mean?" she demanded.

Jacob hesitated, floundered and was lost. Not a word of all the eloquence which was stored up in his heart could pass his lips. He who had already made a start, and later on was to hold his own in the world of unexpected happenings, shrank like a coward from the mute antagonism in the girl's eyes.

"You know," he faltered.

"The only alternative I am aware of to earning my own living," she said quietly, "is charity. Were you proposing to offer me a share of your wonderful fortune?"

"Only if I myself were attached to it," he answered, with a spark of courage.

She turned and looked at him.

"I am afraid," she said, "that you are inclined to take advantage of your position, Mr. Pratt."

"I want to say nothing to worry or annoy you," he assured her. "It is only an accident that I am interested in this estate. I am not your benefactor. You pay your rent and you are quite independent."

"If I felt that it were otherwise," she replied, "we should not be here."

"I am sure of it," he declared. "I am only taking the privilege of every man who is honest, in telling the truth to the girl whom he prefers to any one else in the world."

"You are an ardent lover, Mr. Pratt," she scoffed.

"If I don't say any more," he retorted, "it is because you paralyse me. You won't let me speak."

"And I don't intend to," she answered coldly. "If you wish to retain any measure of my friendship at all, you will keep your personal feelings with regard to me to yourself."

Jacob for a moment cursed life, cursed himself, his nervousness, and the whole situation. A little breeze came stealing down the hillside, bringing with it an odour of new-mown hay, of honeysuckle and wild roses from the flower-wreathed hedges. The girl lifted her head and her expression softened.

"It is a wonderful country, this," she admitted. "You are to be congratulated upon having discovered it, Mr. Pratt. We ought to consider ourselves

very fortunate, my mother and I, in having such a pleasant home."

"It is n't half good enough for you," he declared bluntly.

She treated him to one of her sudden vagaries. All the discontent seemed to fade in a moment from her face. Her eyes laughed into his, her mouth softened into a most attractive curve.

"Some day," she said, as she turned away, "I may find my palace, but I don't think that you will be the landlord, Mr. Pratt. — Bother!"

Her ill-temper suddenly returned. A tall, elderly lady had issued from the house and was leaning over the gate. She was of a severe type of countenance, and Jacob remembered with a shiver her demeanour on his visit to the Manor House in the days of the Bultiwell prosperity. She welcomed him now, however, with a most gracious smile, and beckoned him to advance.

"I am very glad to see you, Mr. Pratt," she said, as they shook hands. "I have not had an opportunity of congratulating you upon your access to fortune."

"Very good of you, I 'm sure," Jacob murmured.

"We," Mrs. Bultiwell continued, "are progressing, as you perceive, in the opposite direction. I suppose it is an idea of mine, but I feel all the time as though I were living in a sort of glorified almshouse."

"It must seem very small to you after the Manor," Jacob replied politely, "but the feeling you have spoken of is entirely misplaced. The Estate is conducted as a business enterprise, and will, without doubt, show a profit."

"You are, I believe," Mrs. Bultiwell said, "connected with the Estate?"

Jacob admitted the fact. Sybil, who had recommenced her watering, drew a little closer.

"There are a few things," Mrs. Bultiwell observed, "to which I think the attention of the manager should be drawn. In the first place, the garden. It all requires digging up."

"Surely that is a matter for the tenants," Sybil intervened.

"Nothing of the sort," Jacob pronounced. "It is a very careless omission on the part of the owners. I will give orders concerning it to-morrow."

Mrs. Bultiwell inclined her head approvingly. Having once tasted blood, she was unwilling to let her victim go.

"If you will step inside for a moment, Mr. Pratt," she went on, "there are one or two little things I should like to point out to you. The cupboard in Sybil's room — "

"Mother," Sybil protested, "Mr. Pratt has nothing to do with these matters."

"On the contrary," Jacob replied mildly, "I am just the person who has to do with them. You are

paying a very good rent, Mrs. Bultiwell, and any little thing the Estate can do to make you more comfortable — "

"Come this way, Mr. Pratt," Mrs. Bultiwell interrupted firmly. . . .

Sybil was still watering the garden when he came out. She waited until he had exchanged cordial farewells with Mrs. Bultiwell, and then summoned him to her. Mrs. Bultiwell was still standing on the threshold, smiling at them, so she was compelled to moderate her anger.

"What have you been doing in there with mother?" she demanded.

"There were one or two little things my clerk of the works has neglected," he answered. "I promised to see to them, that 's all."

"You know perfectly well that we arranged for the house as it was."

"I don't look upon it in that way," he said. "There are certain omissions — "

"Oh, be quiet!" she interrupted angrily. "And the garden, I suppose, should all have been prepared for us?"

"Certainly it should have been all dug up," he declared, "and not only that little bit where you have your roses."

"Of course," she answered sarcastically, "and asparagus beds made, I suppose, and standard roses planted!"

"I think, Miss Bultiwell," he ventured, "that you might allow me the privilege of having the place made as attractive as possible for you."

She glanced back towards the house. Mrs. Bultiwell, well pleased with herself, was still lingering. Sybil conducted their visitor firmly towards the gate.

"Mr. Pratt," she said, "I will try and not visit these things upon you; but answer me this question. Have you given my mother any indication whatever of your — your ridiculous feelings towards me?"

"Your mother gave me no opportunity," he replied. "She was too busy talking about the house."

"Thank goodness for that, anyhow! Please understand, Mr. Pratt, that so far as I am concerned you are not a welcome visitor here at any time, but if ever you should see my mother, and you should give her the least idea of what you are always trying to tell me, you will make life a perfect purgatory for me. I dislike you now more than any one I know. I should simply hate you then. You understand?"

"I understand," he answered. "You want me, in short, to join in a sort of alliance against myself?"

"Put it any way you like," she said coldly.

"I am a perfectly harmless person," he declared, "who has never wronged you in thought or deed. It is my misfortune that I have a certain feeling for you which I honestly don't think you deserve."

She dropped the watering can and her eyes blazed at him.

"Not deserve?" she repeated.

"No!" he replied, trembling but standing his ground firmly. "Every nice girl has a feeling of some sort for the man who is idiot enough to be in love with her. I am just telling you this to let you know that I can see your faults just as much as the things in you which — which I worship. And good-night!". . .

Jacob sat out on the hillside until late, smoking stolidly and dreaming. Inside the little white-plastered house below, from which the lights were beginning to steal out, Sybil was busy preparing supper and waiting upon her highly-pleased and triumphant parent. Later, she too sat in the garden and watched the moon come up from behind the dark belt of woodland which sheltered the reservoir. Perhaps she dreamed of her prince to come, as the lonely man on the hillside was dreaming of the things which she typified to him.

CHAPTER XI

Jacob sought distraction in the golfing resorts of England and the Continent, tried mountaineering in Switzerland, at which he had some success, and finally, with the entire Dauncey ménage, took a small moor near the sea in Scotland, and in the extreme well-being of physical content found a species of happiness which sufficed well enough for the time. It was early winter before he settled down in London again, with the firm determination of neither writing to nor making any enquiries concerning Sybil. Chance, however, brought him in touch with her before many days were passed.

"Who is the smartly dressed, sunburnt little Johnny who is staring at you so, Miss Bultiwell?" asked her *vis-à-vis* at a luncheon party at the Savoy one day. "His face seems familiar to me, but I can't place him. I 'm sure I 've been told something interesting about him, somewhere or other."

"That," Sybil replied coldly, glancing across the room towards a small table against the wall, at which Jacob and Dauncey were seated, "is Mr. Jacob Pratt."

Mason, one of the mysteries of smarter Bohemian life, a young man of irreproachable appearance, a frequenter of the best restaurants, with a large acquaintance amongst the racing and theatrical world but with no known means of subsistence, showed marked interest in the announcement.

"Not Jacob Pratt, the oil millionaire?" he exclaimed.

She nodded.

"His money comes to him, I believe, from some oil springs in the western States of America," she acquiesced. "His brother is a successful prospector."

The young man leaned across the table.

"Did you hear that, Joe?" he enquired.

Joe Hartwell, a smooth-shaven, stalwart young American, with fleshy cheeks and unusually small eyes, assented vigorously.

"Mighty interesting," was his thoughtful comment. "A millionaire, Lady Powers."

Grace Powers, an attractive looking young lady, who had made meteoric appearances upon the musical comedy stage and in the divorce court, and was now lamenting the decease of her last husband — a youthful baronet whom she had married while yet a minor — gazed across at Jacob with frank interest.

"What a dear person!" she exclaimed. "He looks as though he had come out of a bandbox. I think he is perfectly sweet. What a lucky girl you are to know him, Sybil!"

"You all seem to have taken such a fancy to him that you had better divide him up amongst you," Sybil suggested coldly. "I detest him."

"Please introduce me," Grace Powers begged, — "that is, if you are sure you don't want him yourself."

"And me," Mason echoed.

"Can't I be in this?" the third man, young Lord Felixstowe, suggested, leaning forward and dropping the eyeglass through which he had been staring at Jacob. "Seems to me I am as likely to land the fish as any of you."

Sybil thoroughly disliked the conversation and did not hesitate to disclose her feelings.

"Mr. Pratt is only an acquaintance of mine," she declared, "and I do not wish to speak to him. If he has the temerity to accost me, I will introduce you all — not unless. It will serve him right then."

Mason looked at her reprovingly.

"My dear Miss Bultiwell," he said, "in the tortuous course of life, our daily life, an unpleasant action must sometimes be faced. If you remember, barely an hour ago, over our cocktails, we declared for a life of adventure. We paid tribute to the principle that the unworthy wealthy must support the worthy pauper. We are all worthy paupers."

Grace Powers laughed softly.

"I don't know about the worthiness," she murmured, "but you should see my dressmaker's bill!"

"Useless, dear lady," Mason sighed. "We five are, alas! all in the same box. We must look outside for relief. Since I have studied your friend's physiognomy, Miss Bultiwell, I am convinced that an acquaintance with him is necessary to our future welfare. I can see philanthropy written all over his engaging countenance."

"Mr. Pratt is n't a fool," Sybil observed drily.

"Neither are we fools," Mason rejoined. "Besides," he went on, "you must remember that in any little exchange of wits which might take place between Mr. Pratt and ourselves, the conditions are scarcely equal. We have nothing to lose and he has everything. He has money — a very great deal of money — and we are paupers."

"There are other things to be lost besides money," Sybil reminded him.

"I guess not," Hartwell intervened, with real fervour, — "nothing else that counts, anyway."

They watched Jacob longingly as he left the restaurant, — personable, self-possessed, and with the crudities of his too immaculate toilet subdued by experience. His almost wistful glance towards Sybil met with an unexpected reward. She bowed, if not with cordiality, at any rate without any desire to evade him. For a single moment he hesitated, as though about to stop, and the faces of her friends seemed to sharpen, as though the prey were already thrown to them. Perhaps it was instinct which in-

duced him to reconsider his idea. At any rate he passed out, and Dauncey pressed his arm as they emerged into the street.

"I have never been favourably impressed with Miss Bultiwell," the latter observed, "but I like the look of her friends still less."

"Sharks," Jacob murmured gloomily, "sharks, every one of them, and it would n't be the faintest use in the world my telling her so."

The opportunity, at any rate, came a few days later, when Jacob found amongst his letters one which he read and reread with varying sensations. It was in Sybil's handwriting and dated from Number 100, Russell Square.

Dear Mr. Pratt,

If you are smitten with the new craze and are thinking of having dancing lessons, will you patronise my little endeavour? Lady Powers, who was with me at the Milan the other day, and I, have a class at this address every Thursday, and give private lessons any day by appointment. Perhaps you would like to telephone — 1324, Museum. I shall be there any morning after eleven o'clock.

Sincerely yours,
Sybil Bultiwell.

P.S. I dare say you have heard that my mother has gone to make a long stay with a sister at Torquay, and I have let our Cropstone Wood house at quite a nice profit. I am staying for a few weeks with Lady Powers, who was at school with me.

Jacob summoned Dauncey and put the letter into his hand.

"Read this, my astute friend, and comment," he invited.

Dauncey read and reread it before passing it back.

"The young lady," he observed, "is becoming amenable. She is also, I should imagine, hankering after the fleshpots. A month or two of typing has perhaps had its effect."

"Any other criticism?"

Dauncey shook his head.

"It seems to me an ordinary communication enough," he confessed.

"I suppose you are right," Jacob admitted thoughtfully. "Perhaps I am getting suspicious. It must have been seeing Miss Bultiwell with that hateful crowd."

"You think that the dancing class is a blind?"

Jacob glanced back at the letter and frowned.

"I don't think Miss Bultiwell would stoop to anything in the nature of a conspiracy, but those two men, Hartwell and Mason, are out and out wrong 'uns, and it is several months since any one tried to rob me."

"You 'll go, all the same," Dauncey observed, with a smile.

Jacob leaned over to the telephone.

"Museum 1324," he demanded.

At half-past four that afternoon, Jacob rang the bell at a large and apparently empty house in Russell Square. The door was opened after a brief delay by a woman who appeared to be a caretaker and who invited him to ascend to the next floor. Jacob did so, and, pushing open a door which was standing ajar, found himself in a large apartment with a polished oak floor, two or three lounges by the wall, a gramophone, and a young lady whom he recognised as Sybil's companion at the Milan.

"Mr. Pratt," she greeted him sweetly. "I am so glad to know you."

Jacob shook hands and murmured something appropriate.

"Sybil will be here in a few minutes," the young lady continued. "You are going to have a lesson, are n't you?"

"I believe so," Jacob answered. "I hope you won't find me very stupid."

She smiled up into his face.

"You don't look as though you would be. I am Sybil's partner, Grace Powers. I saw you at the Milan the other day, did n't I? Are you in a great hurry to start, or would you like to sit and talk for a few minutes?"

Jacob accepted the chair to which she pointed, and a cigarette.

"You find it tiring giving these lessons?" he enquired politely.

"Sometimes," she admitted. "I have just had such a stupid boy. He will never learn anything, and he is such a nuisance."

"I hope you won't have to find fault with me," Jacob observed.

She smiled.

"Not in the same way, at any rate."

"A timid dancer?" Jacob queried.

She shrugged her shoulders.

"We won't discuss him," she said. "He bores me. He is one of those persistent young men who make love to you in monosyllables and expect success as a matter of course."

"In how many syllables," Jacob began —

She interrupted him with a little grimace.

"You know perfectly well you will never want to make love to me," she said. "You are in love with Sybil Bultiwell, are n't you?"

"Did she tell you so?"

The girl shook her head.

"I just guessed it from the way you looked at her. And I expect you are one of those picturesque survivals, too, who can only love one woman at a time. Are n't you, Mr. Pratt?"

"I don't know what I am capable of yet," Jacob confessed. "You see, my career as a philanderer has only just begun. I had to work hard until about a year ago."

"I have heard all about your wonderful fortune,"

she said, looking at him with veneration. "It gives you a sort of halo, you know. We all speak of you as a kind of Monte Cristo. It's a queer thing, is n't it, the fascination of wealth?"

"I have n't noticed that it 's done me much good up till now, so far as regards the things we were discussing," Jacob replied, a little sadly.

"Then that must be because you are very unresponsive," she said softly, rising to her feet and coming and standing before him. "Would you care — to dance?"

"Had n't I better set the gramophone going first?" Jacob suggested, with blatant lack of intuition.

She drew back a little, laughed softly, and put on a record herself. Then she held out her arms.

"Come, then, my anxious pupil," she invited. "What do you most wish to learn, and have you any idea of the steps?"

Jacob confessed to some acquaintance with modern dancing and a knowledge at least of the steps. They danced a fox trot, and at its conclusion she shook her head at him.

"I know all about you now, Mr. Pratt," she said. "You are an absolute fraud. You dance as well as I do."

"But I need practice badly," he assured her anxiously.

"I suppose — it 's really Sybil?" she asked rue-

fully, looking him in the eyes with a queer little smile at the corners of her lips.

"I 'm afraid so," he admitted. "You won't give me away, will you?"

"How can I give you away?" she asked. "Your behavior has been perfect — of its sort."

"I mean about the dancing," he explained. "If Miss Bultiwell thinks I know as much about it as I do —"

"I understand," she interrupted. "I won't say a word. Shall we try a hesitation?"

Here Jacob found a little instruction useful, but he was a born dancer and very soon gave his instructress complete satisfaction. Just as they had finished, Sybil came in. She greeted Jacob politely, but with none of her partner's cordiality.

"I am sorry to be late, Mr. Pratt," she said. "I hope that Grace has been looking after you."

"Admirably," he replied.

"I suppose you thought I was quite mad when you got my note," she went on, walking to the mantelpiece and drawing off her gloves.

"Not at all," he assured her. "I was very glad to get it. Very kind of you to give me the chance of polishing up my dancing."

"Try a fox trot with him, Sybil," Grace suggested. "I think he is going to be quite good."

Jacob was as clumsy as he dared be, but he was naturally very light on his feet, and, with an unusu-

ally correct ear for music, he found blunders difficult. They danced to the end without conversation.

"I do not think," Sybil said, a little coldly, "that you will need many lessons."

"On the contrary," he replied, "I feel that I shall need a great many. I am rather out of breath. May I have a rest?"

"There will be another pupil very shortly," she warned him.

"Never mind," he answered. "You can give me a longer time to-morrow."

She turned towards him with upraised eyebrows.

"To-morrow? Surely you are not thinking of coming every day?"

"Why not? I get so little exercise in London, and wherever one goes, nowadays, there is dancing."

"But you don't need the lessons."

"I need the exercise, and indeed I am much worse than you think I am. That happened to be a very decent tune."

"Don't discourage a pupil," Grace intervened. "We can fit him in every day, if he wants to come. We charge an awful lot though, Mr. Pratt."

"You ought to," Jacob replied. "You teach so exceptionally well. May I pay for a few lessons in advance, please," he asked, producing his pocket-book; "say a dozen?"

"It 's a guinea a time," Grace told him. "Don't be rash."

Jacob laid the money upon the desk, and Sybil wrote out a formal receipt.

"I think you are very foolish," she said, "and if you take my advice you will come once a week."

"And if you take mine," Grace declared, leaning over his shoulder and laughing, "you 'll come every day. We might go bankrupt, and then you 'd lose your money."

"I shall come as often as I am allowed," Jacob assured her.

"Oh, you can come when you like," Sybil remarked carelessly. "If I am not here, Grace can give you a lesson. You will find it a most informal place," she went on, listening to footsteps on the stairs. "People drop in and have a dance whenever they feel like it. I am glad you are not an absolute beginner. It is sometimes embarrassing for them."

The door opened and Hartwell entered, followed by Mason. Sybil introduced them. Both were exceedingly cordial.

"Heard of you out in New York, Mr. Pratt," the former remarked, as he shook hands. "I only just missed meeting your brother. He got well ahead of our prospectors, out West."

"My brother has been very fortunate," Jacob replied.

"I guess he is one of the brightest men who ever came over to the States from this country," Hartwell declared. "Knows all about oil, too."

"Not too much gossip," Sybil interposed. "Mr. Pratt, you are here to learn dancing. So are you, Mr. Hartwell. Please try a hesitation with me, and, Grace, you take Mr. Pratt."

"Sybil is very foolish," Grace whispered to Jacob, as they swayed up and down the room. "Mr. Hartwell is perfectly hopeless, and you dance beautifully."

"It is you," Jacob told her, "who are inspiring."

She looked into his eyes.

"I believe you are going to improve," she said hopefully.

CHAPTER XII

Dauncey accepted his chief's invitation, one morning about a week later, when things were slack, to sit in his room and have a chat.

"How goes the dancing?" he enquired, stretching out his hand for a cigarette.

"Interesting developments may shortly be expected," Jacob replied reflectively. "Up to the present, only two of the party have declared themselves. Mr. Mason has made propositions to me with regard to finding the money for starting a night club, and Mr. Hartwell has offered me a share in some oil springs in Trinidad."

"A certain lack of imagination about Hartwell's offer," Dauncey commented.

"On the contrary, I thought it rather subtle," Jacob observed. "You see, I am supposed to know all about oil, although I really know no more about it than the man in the moon. And there certainly is oil in Trinidad."

"What about the others?"

"Lady Powers," Jacob confessed, "has shown a flattering desire for my escort to dinner; in fact, I am

afraid I am committed to next Sunday night. It appears that she is in some slight financial trouble and requires the advice of a man of the world."

"Hm!" Dauncey ejaculated. "What does Miss Bultiwell say to that?"

"I don't think she knows," Jacob admitted, "but I am afraid she would n't care if she did. Grace Powers pretends to want to be very secretive about it, but I fancy that 's only to spare my feelings."

"Any other members of the gang?" Dauncey enquired.

"There 's that young sprig of fashion, Lord Felixstowe," Jacob replied. "I have n't heard from him yet. He is rather a nice boy. And there is Miss Bultiwell herself."

"Have you had any conversation with her?"

"She is lunching with me to-day. I expect I shall get into trouble about it, but I am going to speak to her plainly about her friends."

"How did she get mixed up with such a crew?"

"She was at school with Grace Powers," Jacob answered, "but I don't know how they came together again. She will either tell me this morning — or she won't."

"And Lord Felixstowe?"

There was a knock at the door. The office boy brought in a card. Jacob glanced at it and smiled.

"His turn appears to have arrived," he said. "You can show Lord Felixstowe in."

Dauncey departed, and the visitor entered and proceeded to make himself at home. Notwithstanding a slightly receding chin and a somewhat weedy frame, he was a personable being, and Jacob stifled a sigh of envy as he realised that he would never be able to wear a Guards' tie with his lounge suit. The young man accepted a cigarette. His attitude was distinctly friendly.

"Thought I 'd look you up, old thing," he said. "Not much chance of a powwow at Russell Square. As soon as you and I get a word together, that chap Hartwell comes butting in, or else Phil Mason has a bundle of prospectuses to show you. What-ho the giddy night club! What-ho the Trinidad Oil Wells!"

Jacob coughed.

"There is one thing about Russell Square which puzzles me," he confided, "and that is, except for the people you have mentioned, I seem to be the only pupil."

Lord Felixstowe smiled knowingly.

"They 've got a few old crooks come later in the day," he said. "The reason you don't meet any one else there is because they like to keep you to themselves."

"I can't see what they gain by that," Jacob confessed, a little mystified.

The young lordling assumed the patient air of one having to deal with a person of inferior intelligence.

"Come, come," he remonstrated, "you must know that they 're trying to milk you for a bit. Has n't Mason suggested your financing his night club?"

"Some sort of a proposition was made," Jacob acknowledged. "I declined."

"And Hartwell? Has he mentioned some oil wells in Trinidad?"

"He has," Jacob admitted. "I happen to be doing rather well in oils in another direction."

"You have n't turned up early one day and found Grace in tears with a dressmaker's bill on her knee, have you?"

"That, I presume, is to arrive. Lady Powers is dining with me next Sunday."

"Mind your P's and Q's, then," the young philosopher advised. "She 's a fly little hussy. You see, Pratt, I know the world a bit. Seems to me I might be rather useful to you — in fact that 's why I came here this morning."

"It is very kind of you," Jacob said. "In what way, may I ask?"

"You see," Lord Felixstowe proceeded, hitching up his trousers and drawing his chair a little nearer, "I know the ropes, Pratt, and you don't. You 're a very decent fellow who 's made a pot of money, and naturally, just at first, you don't know where you are. You want to get on, eh, to know the right sort of people, go to the right sort of places, be seen about with the right sort? Between ourselves, old thing,

Hartwell and Mason are n't the right sort. Suits me to pick their brains a bit, now and then, when the oof 's coming along slowly, but then I can do what I like — you can't."

"Let me have your concrete proposition, Lord Felixstowe," Jacob suggested, with a faint smile at the corner of his lips.

"Righto! Tell you what I 'm prepared to do. I 'll pal you up, take you to lunch and dinner at the smart places, take you to the Opera right nights, and the mater shall ask you to dine once in Belgrave Square and send you cards for her big shows. Then the governor shall ask you to lunch at his club one day, and if there 's anything doing, you tumble, there are a couple of his clubs I think he could put you up for. You 'll be seen about with me. People will ask who you are. I shall lay it on thick, of course, about the millions, and before you know where you are, old bean, you 'll be hobnobbing with all the dukes and duchesses of the land."

"I see," Jacob murmured. "And what are your terms? "

"A thousand down, and two hundred and fifty a month," the young man replied. "You pay all the expenses, of course."

"Does that include the luncheon with your father and the dinner with your mother? " Jacob asked.

"It includes everything. Of course, if the governor has a word or two to say on his own, that 's

neither here nor there. I want to see you a bit more ambitious, Pratt," the young man declared, throwing one leg over the other and lighting a fresh cigarette. "It 's the millions that count, nowadays. Why, there 's no reason why you should n't marry one of our set, if you play your cards properly and drop that other rabble. And look here, old dear, I 'll give you a straight tip. You chuck 100, Russell Square. They 're too fly, those chaps. I 'm looking around for anything there may be to pick up myself, but they 're too hot for me."

Jacob glanced at his watch.

"Well," he said, "I 'm very much obliged to you, Lord Felixstowe, for your visit, and I have thoroughly enjoyed our conversation. I shall certainly remember your warning, and as for your offer — well, I 'll think about it."

The visitor rose reluctantly to his feet.

"It 's an offer I would n't make to every one, Pratt," he concluded. "Just happens I 'm rather at a loose end — had a nasty week at Newmarket. I might even get you a few days down at our place in Norfolk, if you know how to handle a gun."

"I 'll consider it," Jacob promised once more. "You 'll have to excuse me just now. I 'm lunching with a young lady — Miss Bultiwell, in fact."

Lord Felixstowe picked up his hat.

"See you later, then," he concluded. "Old friend of yours, Miss Bultiwell, eh? "

"An acquaintance of some years' standing," Jacob admitted.

"Give her the straight tip," Lord Felixstowe advised earnestly. "Don't know what she 's doing with that crew, anyhow. She seems a different sort of person altogether. Tell her to cut it out. By-by!"

Jacob found his luncheon companion cold but amiable. He waited until they were halfway through the meal, and then took his courage in both hands.

"Miss Bultiwell," he began, "I don't like your friends."

"Really?" she said. "I thought you were a great success with them."

"My popularity," he assured her drily, "is waning. I have annoyed Mr. Mason by refusing to find the money for him to start a night club, Mr. Hartwell by not buying some oil wells in Trinidad, and, in a lesser degree, Lord Felixstowe by not jumping at the chance of engaging him as my social mentor at a somewhat exorbitant salary."

"And Grace?"

"Lady Powers is dining with me on Sunday night," Jacob announced. "Her schemes seem to need a little further formulation."

Sybil bit her lip.

"You are very rude about my friends."

"I am not rude at all, and they are not your friends."

"Surely I know best about that?" she demanded haughtily.

"You do," he admitted, "and you know perfectly well that in your heart you agree with me and they are not your friends. Every one of them is more or less an adventurer, and how you found your way into such company I can't imagine."

"When did Grace ask you to take her out to dinner?" she enquired irrelevantly.

"Lady Powers has been kind enough to suggest it several times," he replied. "She thinks that it would give me confidence to dance in public."

"You have quite enough confidence," Sybil declared, with some asperity, "and as a matter of fact you dance too well to need any more lessons."

"Are you giving up teaching?" he asked.

"That depends."

"You really mean to continue your association with these people? Mind, I am speaking advisedly concerning them. Mason and Hartwell are both well-known about town. They are adventurers pure and simple and absolutely improper associates for you."

"I can take care of myself," Sybil assured him indifferently.

"But you ought not to be seen with such a crowd," he objected.

"Why not? I have n't the slightest objection to being called an adventuress. I want to make money,

and so far as money is concerned, I have no conscience. I am a hopelessly incompetent clerk or secretary, and I am keeping the chorus for a last resource."

"Why should you be an incompetent secretary?" he demanded.

She shrugged her shoulders.

"I suppose I have n't the temperament for service. I was dismissed from my first two situations for what they called impertinence, and I had to leave the third because all three partners tried to kiss me. I did n't mind one," she went on reflectively, "but with all three it grew monotonous."

"Brutes!" Jacob exclaimed fiercely.

"Oh, no, they were quite nice about it," she declared. "It is n't that I mind being kissed particularly, but I hate it to come into the two pounds a week arrangement. Besides, there is another fatal objection to my being able to keep any post as a typist."

"What is it?" he asked.

"I simply cannot wear the clothes," she confessed.

He looked puzzled.

"I don't quite understand. You don't have to wear a uniform or anything."

She looked at him pityingly.

"Look at me," she directed. "Now what would you say if I walked into your office and asked for a post as typist at two or three pounds a week?"

"Take you on like a shot," he assured her enthusiastically.

"Don't be silly. I don't mean personally. I am looking upon you as a type. Well, supposing you did take me on, your wife would call down at the office in a few days, look at me and call you to one side. I can hear her whispering in your ear — 'You must get rid of that girl.'"

"And just why?" he asked.

"I suppose you think that I am very plainly dressed?"

"You look very nice," he declared, glancing at her neat black and white check tailormade suit, the smart hat, and remembering his glimpse of her silk stockings and shapely black patent shoes as she had come down the stairs; "very nice indeed, but you are dressed quite plainly."

"The ignorance of men!" she sighed. "This costume I have on cost forty guineas and came from one of the best places in London. My hat cost twelve, and everything else I have on is in proportion. These are the last remnants of my glory. Well, when I went down to the city, I had to wear a blue serge costume I had bought ready-made, sort of hybrid stockings which I hated, a hat of the neat variety, which means no shape and no style, fabric gloves, and shoes from a ready-made shop. I felt, day by day, just as though I were trying to play a hopeless part in some private theatricals. I could n't

breathe. You see, I am not in the least a heroine. I want the things I 've been used to, somehow or other."

" There is another alternative," Jacob ventured.

" You refer, I suppose, to marriage or its equivalent? As it happens, however, I have peculiar views about sacrificing my liberty. I would sooner give everything I have to a person I cared for than sell myself to a person whom I disliked. Is n't that your bill? "

Jacob's fingers trembled a little as he drew out a note and laid it upon the plate.

" I wonder why you dislike me so much," he speculated, as they waited for his change.

She contemplated him indifferently.

" Does one discuss those things? Are you coming to Russell Square for your lesson this afternoon? "

" It scarcely seems worth while," he sighed.

" I think you had better," she said, frowning. " They are expecting you."

" They? " he repeated.

A little spot of colour burned in her cheeks. She looked away hastily.

" The lady with whom you are going to dine on Sunday night, for one," she reminded him.

There was a moment's silence. Jacob was perplexed.

" Are you going to be there? " he enquired.

" Yes! "

He glanced at his watch.

"We may as well go together, then," he suggested.

They walked up the stairs to the street, and he handed her into his car, which was waiting. On their way to Russell Square she was unusually silent. At the top of Shaftesbury Avenue she turned to him abruptly.

"Perhaps you had better not come, after all," she said. "I will make your excuses to Grace."

"I can take care of myself," Jacob replied.

Her eyes mocked him.

"You are quite sure?"

"Perfectly."

She shrugged her shoulders and made no other remark until they drew up in front of the house in Russell Square. When he would have assisted her to alight, she hesitated once more.

"Listen," she said, speaking with a curious jerkiness. "You were quite right about Hartwell and Mason. They are adventurers — and they are both waiting for you inside. They want your money very badly. We all want it. Now don't you think you had better postpone your lesson?"

Jacob smiled confidently.

"What I have is yours for the asking," he declared. "It will be theirs only if they can take it."

She suffered him to follow her into the house.

CHAPTER XIII

It must have been, Jacob decided, about half an hour later when his senses readjusted themselves to his existing environment. He was in what had apparently been the kitchen, situated in the basement of the house, seated in a fairly comfortable chair to which he was tied by cords. Hartwell and Mason were watching him with the air of uneasy conspirators. Sybil, perfectly composed, was lounging in a wicker chair a little way off, smoking a cigarette. The black man who he had been told was the leader of the newest Jazz band, come to give the young lady some hints as to music, had disappeared. From the distant sound of the gramophone, he gathered that Grace Powers was engaged upstairs with a pupil.

"Feeling all right again, eh?" Mason asked anxiously.

"Perfectly, thank you," Jacob answered. "By the bye, what happened?"

"You — er — had a sort of faint," Mason began —

"Don't start that junk," Hartwell intervened. "You were doped by the nigger and carried down here. We want some money from you, Pratt."

"Does this seem a reasonable way to get it?" Jacob enquired, looking down at the marks on his wrists.

"I guess it 'll do the trick," was the gruff rejoinder.

"Well, get on with the programme, then," Jacob directed.

"We 're going to let you off cheap," Mason said. "There 's your cheque book on the table there, and a fountain pen by the side. If you are willing to sign an open cheque for five thousand pounds, payable to Miss Sybil Bultiwell, you can dine at home to-night."

"Why to Miss Bultiwell?"

"Because we think it well to have Miss Bultiwell formally associated with the transaction," Mason explained, with a crafty smile. "Miss Bultiwell will endorse the cheque and receive her share of the — er — proceeds."

Jacob turned a little in his chair, so as to face Sybil. She met his gaze defiantly.

"It was scarcely necessary to resort to such means as these, Miss Bultiwell, if you were in need of five thousand pounds, or any part of it," he said quietly.

"Perhaps not," she retorted, "but can't you see the difference? I would n't take a penny of your money from you as a gift, but I have n't the least

compunction in taking my share of what you will have to pay for your freedom."

"I see," Jacob murmured. "This requires consideration."

Mason glanced at his watch.

"It is now," he said, "a quarter past three. The banks close at four. If you want to avoid spending the night here, you 'll sign that cheque right away."

"What happens then?" Jacob enquired.

"Miss Bultiwell will cash it at the bank, will bring the proceeds here, and in a couple of hours' time you will be able to leave."

"And what do you suppose my next proceeding will be?" Jacob asked.

"In an ordinary way you would go straight to Scotland Yard, I suppose," Mason replied. "As a matter of fact, however, we are rather gambling upon the idea that, with Miss Bultiwell's name on the cheque, and taking into consideration the fact that she is going to cash it in person, you may prefer to treat the matter as a little duel in wits in which you have been worsted, and accept the consequences like a sportsman."

"I see," Jacob murmured. "But supposing, even at the risk of involving Miss Bultiwell, I go to Scotland Yard?"

"Then the only person whom Scotland Yard could possibly lay their hands on would be the young lady herself," Mason pointed out. "Hartwell and I years

ago learnt the secret of disappearing from London, and I can promise you that no Scotland Yard man will lay a hand on us."

"Excellently thought out," Jacob confessed.

"Say, let 's cut out this chin music," Hartwell interposed. "Just what are you going to do about it?"

"I am going to sign the cheque," was the unhesitating reply.

They cut the bonds which secured his right hand. Jacob wrote the cheque according to their directions, signed it carefully and handed it over. They passed it to Sybil.

"In as small notes as you can get," Mason enjoined. "Come straight back here."

She nodded and left the room, with an insolent little glance at Jacob. The latter leaned back in his chair.

"You see, I am quite amenable," he said. "And now, don't you think that as I am a very small man, and feeling exceedingly unwell from the stuff on the handkerchief which that nigger of yours thrust down my throat, and there are two of you, both big fellows, you could loosen my cords for me? This is damned uncomfortable, and I hate the melodramatic appearance of it."

"Will you promise, upon your honour, to make no effort whatever to get away before Miss Bultiwell's return?" Mason demanded.

"I give you my word that I will do nothing of the sort."

They cut his cords. Jacob staggered to his feet and stretched himself. A bottle and glasses upon a table at the farther end of the room attracted his attention.

"Is that whisky?" he asked, in an interested manner.

"Guess we 'll find you a Scotch and soda," Hartwell declared. "Don't you feel too badly about this, Pratt," he went on, as he handed him the tumbler. "We 'd have gone for a much bigger thing with you, but for Miss Bultiwell. She would n't have you bled for more, and she would n't have us take you where I wanted to, down Limehouse way, where we could have kept you snugly for a week, if necessary."

"Extraordinarily considerate of her," Jacob observed drily, as he drained the contents of the tumbler.

"I can tell you, sir," Hartwell went on, as he handed over his cigarette case, "out in the State where I come from, we should think nothing of a hold-up like this. Why, you have n't a scratch, and you could afford to put that five thou in the plate at church and not notice it. Have one more small one for luck."

"I don't mind if I do," Jacob acquiesced. . . . "You fellows must see some life."

"Not on this side," Hartwell replied despondently.

"We 're too near the edge of your little island all the time, for a job of this sort. I 'm in a bit of trouble over in the States, or I should n't be wasting my time here."

Jacob stretched himself expansively in the easy-chair. He thrust his hands into his pockets and sighed.

"Just about reached the bank, has n't she?"

"They 're counting out the flimsies right now," Hartwell exulted.

Jacob nodded.

"You fellows have brought this off all right," he reflected. "I suppose you knew I should n't give any trouble."

"We kind of reckoned you 'd be sensible," Hartwell admitted.

"Supposing I 'd dodged that drug and shown fight?" Jacob went on. "Were you armed, you fellows?"

Hartwell smiled contemptuously.

"Not for a little job like this," he replied. "When I use shooting-irons, things happen. Do you get me, Pratt?"

Jacob nodded.

"You seem to have held me very lightly," he grumbled. "I expect Mason has an automatic in his hip pocket."

"I have never carried firearms in my life," Mason declared, with a shiver. "I prefer finesse."

Then Jacob began to laugh. He rose from his

chair and walked up and down the room with his hands in his trousers pockets, shaking with mirth. The two men watched him at first in surprise, afterwards with growing uneasiness.

"What the hell 's got you?" Mason demanded.

"Can't you let us into the joke?" Hartwell suggested.

"I really think I must," Jacob replied, coming to a standstill near the door. "You know, it may seem strange to you, but honestly I am not quite chicken food. I knew a bit about you two, and I should never have come near this dancing class but that I wanted to keep an eye on Miss Bultiwell. Seemed to me yesterday that things were coming pretty well to a crisis. I was the only genuine pupil here — empty house, disappointed adventurers, and all the rest of it. So this morning I looked in at my bank and told them exactly what to do if any open cheque were presented with two little dots underneath my signature. You noticed them, did n't you, Mason? I should think," he concluded, glancing at his watch, "that in a matter of five minutes we ought to have some interesting visitors here."

"The little hound 's done us!" Mason shouted. "Come on, Hartwell. Taxi 's outside. We shall just have time."

But they faced a transformed and most unexpected Jacob Pratt. Hartwell, rushing for the door, was adroitly tripped up and fell heavily. Mason, after

a moment's whirlwind sparring, found himself on his back, seeing a thousand stars. Jacob took up his position in front of the door.

"Gentlemen," he announced, "I promised not to attempt to escape and I shall keep my word. But as regards giving you a little lesson, that's another matter. I might mention that I was knocked out in the semi-finals for the amateur lightweights by a chance blow. You can come along together, if you like, or separately."

"Rush the little devil!" Hartwell shouted, rising.

They rushed — one another. To their amazed senses, Jacob seemed transformed into some extraordinary creation of india rubber, and the events of the next few minutes lived in their memories only as a hideous and painful nightmare. . . . In a matter of five minutes, Jacob opened the hall door to Sybil. She stared at him in bewilderment. His hand closed upon her wrist. He held her gently, but there was a feeling of iron underneath the velvet, and a new sternness in his tone.

"The notes are in your handbag, I see. Thank you!"

He thrust the roll into his pocketbook and handed her back the empty bag before she had recovered the power of speech.

"Where are they all?" she gasped. "How on earth did you get here?"

"I brought off a small bluff," Jacob explained

gravely. "Your two friends believed a little legend of mine about the signing of my cheque and expected a visit from some Scotland Yard officers. They tried to escape. You 'll find them downstairs. I am afraid Mason may have to go to the hospital, but Hartwell should be all right in a day or two, if he lies in a dark room."

For the moment she was cowed. She looked at him almost fearfully. Hartwell and Mason were strong men. Escape seemed to her a miracle. With her wrist still in his steel-like grasp, she suffered him to lead her out on to the pavement.

"Your association with this ridiculous escapade," he continued, "has decided me to regard it as a practical joke, — on one condition: which is that you step into my car there, allow my man to drive you to your rooms, or wherever you are staying, and promise me to have nothing whatever more to do with this gang of adventurers."

"You are not going to give information to the police about them? " she asked breathlessly.

"I cannot without involving you," was the cool reply. "You were the decoy. You can insure their safety."

She shivered.

"I accept," she murmured.

Jacob handed her into the car. She moved her skirts instinctively to make room for him by her side. He closed the door.

" The lady will direct you," he told his chauffeur, stepping back.

She leaned out of the window and gave an address to the man. Then she turned to Jacob. She was very pale but her eyes were ablaze.

" I just want to tell you," she said, " that from the bottom of my heart I hate and detest you."

The car glided away, and Jacob walked across the Square towards a taxicab stand.

CHAPTER XIV

Jacob, on the following morning, received a pencilled epistle from Sybil which brought him little satisfaction. There was no orthodox commencement, and it was written on sheets of paper torn apparently from a block:

I have been asking myself, on my way into exile — where I am going to stay with some pestilential relatives in Devonshire — exactly why I dislike you more and more every time we come into contact with one another, and I have come to the conclusion that it is because in our controversies you are nearly always right and I am nearly always wrong. I suppose, as a matter of fact, I have n't the slightest reason in harbouring ill-will against you for refusing to put your money into the business which my father had allowed to become derelict. I am quite sure that you gave me good advice when you told me to keep away from those men who tried to rob you. In short, you are always right and I am always wrong, and I hate you all the more for it.

I shall not return to London for at least a good many months. During that time I do beg that you will sit down and forget all about me. Have an

affair with Grace, if you like, flirt with any one you want to, or, better still, get married. But I tell you honestly that it absolutely irritates and angers me to be made conscious of your — shall I call it devotion? There is something antagonistic between us. I don't know what it is, but I do know that I shall never change. And I beg you, therefore, to do as I ask you — forget that such a person exists.

You may think that because I have admitted as much as I have admitted, that it has changed my feelings towards you. It has not. It never could. I am boiling over with passion at the present moment when I think how you treated our plot with contempt and walked out of it with the air of a conqueror. I am going to bury myself in Devonshire, partly because I have nothing else to do and nowhere else to go, but partly so that I may not have the misfortune to see anything more of you. By the time we meet again, if ever we do, I hope that you will be cured.

Sybil Bultiwell.

Jacob read the letter twice, until every phrase and syllable seemed burned into his memory. Then he tore it into small pieces, gave Dauncey a power of attorney, and started for Monte Carlo. He lingered a little on the way there, exploring the country round Hyères and Costebelle. Almost the first person he met at Monte Carlo was Lord Felixstowe. He was coming out of Ciro's bar, his shoulders a little hunched, a cigarette dropping from his lips. He would have passed Jacob, if the latter had not accosted him.

"Forgotten me, Lord Felixstowe?"

His young lordship recognised Jacob and cheered up.

"Oil in the wilderness, manna in the desert!" he exclaimed. "A man with a banking account! Come right in, and Henry shall mix you a morning tot that will make you feel as pink as the sunrise."

"I 'll try this wonderful drink," Jacob consented, "but I don't need it. By the bye, were you to have had your share of that five thousand pounds?"

"Just one degree too thick that was for me," the young man confided, after he had given mysterious orders to his white-linened friend behind the bar. "I am not putting on frills, mind. I was willing to come in on any scheme to induce you to part with a bit, but I did n't fancy the medieval touch and the black gentleman. Gad, you 're a little terror, though, Pratt! I 'd have given something to have seen you knock those two about! I went to visit Mason in hospital. You could n't see his face for bandages.". . .

On Jacob's proposition, they strolled out on to the terrace.

"Are you going into the Rooms this morning?" he enquired.

Lord Felixstowe shook his head gloomily.

"They 've skinned me," he confessed. "I got a fifty-pound note from an old aunt, to bring her out as far as Bordighera. She don't speak the lingo,

and I am rather a nut at it. I landed her, all right, day before yesterday, dropped off here on my way home, and lost the lot."

"What are you going to do, then?"

"Borrow a pony from you, old top," was the prompt reply.

Jacob counted out the notes, which the young man received with enthusiasm.

"I like a chap who parts like a sportsman," he declared. "Now I wonder if there is anything I can do for you. Would you like me to look you up about dinner time at your hotel? If you are alone, I dare say I could find you a pal or two."

"Come and dine with me, by all means," Jacob invited, "but I have a few acquaintances here, and if I want any more no doubt I shall be able to pick them up."

The young man looked at his watch.

"I have an appointment at table number five and a louis to go on number fourteen, in a few minutes," he declared. "So long."

Jacob took out his card for the Rooms and the Sporting Club, lunched leisurely with an acquaintance whom he had met on the train coming down, made a few purchases, gambled mildly, with some success, and had just changed and descended for his cocktail before dinner at the Paris when Felixstowe strolled in. He smote Jacob on the back and ordered delectable drinks.

"Your money has the right touch, old bean," he declared. "It 's the sort that worms its way to glory. I can assure you my little bit went through the croupier's hands like water. Yours — God bless you, old dear! We 'll drink fizz to-night. To think that if I had n't met you I might have been trying the *vin ordinaire* on my way back!"

"Do I gather that you won?" Jacob asked.

"Thirteen hundred of the best, my pocket Crœsus," was the jubilant reply. "To-morrow you shall have your pony back — not to-night. Your money brings me luck, Jacob. It 's the stuff I 've been looking for."

They made their way into the dining room, where Felixstowe was greeted by many acquaintances. A bewildering confection in black and white claimed his attention. He rejoined Jacob a moment later with a proposition.

"Couple of little fairies there who 'd like to hitch on, Jacob," he suggested. "Betty Tomlinson's one, little girl I used to know at the Gaiety. Got a flat in Paris now. The other little thing is an American in the same line of business."

Jacob shook his head.

"If you don't mind," he said, "I 'd rather not."

"The hand that pays the reckoning rules the roost," Felixstowe paraphrased cheerfully. "Wait till I hand 'em the mit. Tell Louis to put a magnum on the ice."

"Look here, young fellow," Jacob observed, when his young friend made his joyous return, "just how old are you?"

"Twenty-four," Lord Felixstowe confided. "And if it 's the wine you are thinking about, don't you worry. We 've got it in our blood and we thrive on it. We doubled this little allowance each, the night after we won the regimental polo cup, and I made a hundred and seven against Yorkshire the following day. You should see the governor — a sallow, lean-looking man, without an ounce of colour. He 'd drink you under the table before he 'd begun to hiccough. . . . You 're not much of a lad for the fillies, what?"

"I find the variety here a little exotic," Jacob confessed.

"You like the homemade article, eh? Not sure that you ain't right. Gad, I 'm glad I met you!"

Jacob, who might have been dining alone, reciprocated the sentiment as they solemnly toasted one another.

"Look here, old thing," the young man insisted, "we 're pals. You 've crossed the Rubicon, so to speak — tipped up the ready at the right moment and started me on the road to fortune. We 'll drop the 'Mr.' and the 'Lord'-ing. Felix and Jacob, eh? Good! My love, Jacob. Come along with me into the Rooms and see me touch up those Johnnies to-night."

Jacob shook his head.

"I prefer the Club," he said, "and if you take my advice, you 'll put a thousand in your pocketbook and have a flutter with the three hundred."

"Jacob," the young man declared, "I feel to-night as though Jove had looked down from Olympus and winked the other eye at me. You get me? I feel in luck, steeped in the magic of it; could n't do wrong, could n't pick a loser if I tried. Seven times in eleven spins of the wheel number fourteen came up this afternoon, and to-night I can see number twenty-nine just the same way. Number five table, Jacob, that I 'm going to hit. The croupier who 'll be on at ten o'clock has a sort of double squint. I 'll send him to the vaults, sure as this Pommery is about the best tipple I ever drank. . . . Are n't you going to have a flutter yourself?"

"Gambling does n't appeal very much to me," Jacob admitted.

The young man who desired to be called Felix sighed.

"Does n't gamble," he mused, "drinks moderately, and likes his fairies good. Jacob dear, I must introduce you some day to the home circle. You were certainly made for domesticity. Did you tell Cook's man about yourself when you booked for Monte Carlo?"

"I told him that I 'd heard it was a good place for winter golf," Jacob replied, smiling. "If you 've

finished talking nonsense, perhaps you will bring your mighty intellect to bear upon the question of liqueur brandies."

"Are you feeling at all festive?" Felixstowe enquired.

"Absolutely," Jacob answered.

"Then consult Louis and leave it to him. You know what Pierpont Morgan called Monte Carlo? — 'the bleeding place for millionaires.' Louis will see you through it."

The dinner came to a close in a little burst of glory, Louis himself bringing them a dust-encrusted bottle, whilst a satellite placed before them two glasses which looked like the insides of chandeliers.

"The right stuff," Lord Felixstowe declared approvingly. "Trust Louis."

"Who trusts no one, my lord," the *maître d'hotel* jested, with a bow.

"You won't even leave the bottle?" his youthful client implored.

"Not even for the son of my valued patron, Monsieur le Marquis," Louis replied, bearing it off, smiling.

"I go like a giant to my task," the young man declared, as he bade Jacob au revoir. "Prepare for great news.". . .

Jacob spent a pleasant and a harmless evening wandering about the Sporting Club, winning and los-

ing a few five-louis plaques, and sitting for a while outside the Café de Paris. He went to bed early, with a view to a golf match on the morrow, and was wakened by a dead weight upon his shins. He sat up and found Felixstowe sitting on the bed, regarding him sorrowfully.

"Hullo!" Jacob exclaimed. "Where are the spoils?"

The young man opened his lips and spoke illuminating words concerning Monte Carlo, gambling generally, number five table in the Rooms, and the squint-eyed croupier particularly. In conclusion, he referred to himself in terms, if possible, even more lurid. By the time he had finished, Jacob was thoroughly awake.

"Lend me ten louis, old chap, for the journey," his nocturnal visitor begged. "You 'll have to wait for your pony."

"Take it off the dressing table," Jacob replied. "What 's the hurry?"

"I 'm off in three hours' time. Catching the early morning train."

Jacob hesitated for a moment.

"Look here, Felix," he suggested, "if you 'd like to have another go at them — "

Felixstowe shook his head.

"I 'm not built that way," he interrupted. "I 've given them best this time. You see," he went on, "it 's a mug's game, after all, and meant for mugs.

I shall wait and pick up my little bit where the grey matter talks, what? "

"I see," Jacob replied. "Perhaps you are right. Sorry to lose you, though."

"I 'll look you up in town," the young man promised.

CHAPTER XV

Jacob lingered for a month in Monte Carlo. While he found little to attract him in the gambling or the social side of the place, the glorious climate, the perpetual sunshine, the fine air of La Turbie, and a pleasing succession of golf victories helped him to pass the time pleasantly. He spent a week at Cannes on the way back, making wonderful progress in his tennis, and from there he hired a motor-car and spent a fortnight at Aix. He reached London early in May, to find Dauncey unchanged and his own affairs prosperous. During all this time he had had no word of or from Sybil Bultiwell. He went almost directly to his cottage at Marlingden, where he found Mrs. Harris eagerly awaiting his arrival, and over the supper table, Dauncey and he and a rejuvenated Nora talked over that evening when the two men had arrived home in the motor-car, laden with strange packages and overflowing with their marvellous news.

"Life has been so wonderful ever since," Nora murmured. "Dick looks ten years younger, and I feel it. The children you can see for yourself. I

wonder," she went on a little timidly, as she realised her host's peculiar aversion to expressed gratitude, "I wonder whether you ever realise, Jacob, what it means to have taken two people from a struggle which was becoming misery and to have made them utterly and completely happy.". . .

Jacob thought of her words as he lingered for an hour in his little sitting room that night. His own memory travelled backwards. He realised the joy which he had felt at paying his debts, the even greater joy of saving the Daunceys from despair. He thought again of the small pleasures which his affluence had brought, the sense of complacency, almost of dignity, which it had engendered. There were many men, he knew, who thought him the most fortunate amongst all their acquaintance. And was he, he wondered? He looked across at the light in the Daunceys' bedroom and saw it extinguished. He looked back with a sigh to his empty room. He had read many books since the days of his prosperity, but books had never meant very much to him. He realised, in those moments of introspection, his weakness and his failure. His inclinations were all intensely human. He loved kind words, happy faces, flowers and children. He was one of those for whom the joys and gaieties of the demimonde were a farce, to whom the delights of the opposite sex could only present themselves in the form of one person and in one manner. He was full of sentiments, full of easily

offended prejudices. Fate had placed in his hands the power to command a life which might have been as varied as grand opera, and all that he desired was the life which Dauncey had found and was living.

Upstairs were the Harrises, sleeping together in comfort and happiness, the creatures of his bounty, his grateful and faithful servants. And he knew well how both of those two across the way, whom he envied, blessed his name. It was a happiness to think of them, and yet an impersonal happiness. He longed humanly for the other and more direct kind.

Dauncey found cause for some anxiety in Jacob's demeanour during the course of the next few weeks.

"You know, Jacob," he said, "in one way I never saw you look so well in your life. That bronze you got in the south of France is most becoming, and, if you 'll forgive my saying so, you seem to have gained poise lately, to have lost that slight self-consciousness with which you looked out upon life just at first. And yet you don't look as I 'd like to see you. I have n't even heard you laugh as you used to."

Jacob nodded.

"I 'm all right, Dick," he assured his friend. "Fact is, I think I am suffering from a surfeit of good things. Everything in the world 's lying ready to my hands, and I don't quite know which way to turn."

"Did you hear anything of Miss Bultiwell while you were abroad?" Dauncey asked a little abruptly.

"Not a word," Jacob replied. "Her last letter to me seemed to end things pretty effectually."

Dauncey spoke words under his breath which were real and blasphemous.

"Can't you put her out of your thoughts, old chap?"

"I think I have, and yet the place where she was is empty. And, Dick," Jacob went on, "I don't know where or how to fill it. You see, I 've crowds of acquaintances, but no friends except you and Nora. One or two rich city people ask me to their houses, and the whole of Bohemia, I suppose, is open to me. I never see any women belonging to my city friends who appeal in the least to my imagination, and there 's something wrong about the other world, so far as I am concerned. We are not out for the same thing."

"I think I understand," Dauncey said quietly.

"I expect you do," Jacob continued. "You ought to, because you 're exactly where I want to be. I want a wife who is just good and sweet and affectionate. She need n't be clever, she need n't be well-born, and she need know no more about Society than I do. I want her just to make a home and give me children. And, Dick, with all that million of mine I don't know where to look for her."

"She 'll come," Dauncey declared encouragingly. "She is sure to come. You are young and you 'll keep young. You live like a man, of course, but it 's

a sober, self-respecting life. You 've heaps of time. And that reminds me. Could you join us in a little celebration to-night? My wife has a cousin from the country staying with her, and I have promised to take them out to dine and to a show."

"I have nothing to do," Jacob replied. "I shall be delighted."

It was a little too obvious. Nora's cousin from the country, a very nice and estimable person in her way, was not equal to the occasion. She wore her ill-fitting clothes without grace or confidence. She giggled repeatedly, and her eyes seldom left Jacob's, as though all the time she were bidding for his approval. She was just well enough looking and no more, the sort of woman who would have looked almost pretty on her wedding day, a little dowdy most of the time during the next five years, and either a drudge or a nuisance afterwards, according to her circumstances. Jacob was very polite and very glad when the evening was over. His host wrung his hand as they parted.

"Not my fault, old chap," he whispered. "Nora would try it. She had n't seen Margaret for three or four years."

"That 's all right, Dick," Jacob answered, with unconvincing cheerfulness. "Very pleasant time."

Jacob had endured a cheap dinner at a popular restaurant and circle seats at a music hall with uncomplaining good humour, but the evening, if any-

thing, had increased his depression. He wandered into one of the clubs of which he was a member, only to find there was not a soul there whom he had ever seen before in his life. He came out within half an hour, but a spirit of unrest had seized him. Instead of going up to his rooms, he wandered into the foyer of the great hotel, in the private part of which his suite was situated, and watched the people coming out from supper. Again, as he sat alone, he was conscious of that feeling of isolation. Every man seemed to be accompanied by a woman who for the moment, at any rate, was content to give her whole attention to the task of entertaining her companion. There were little parties, older people some of them, but always with that connecting link of friendship and good-fellowship. Jacob sat grimly back in the shadows and watched. Perhaps it would have been better, he thought, if he had remained a poor traveller. He would have found some little, hardly used, teashop waitress, or perhaps the daughter of one of his customers, or a little shopgirl whom he had hustled in the Tube, — some one whose life might have touched his and brought into it the genial flavour of companionship. As it was —

"If it is n't Mr. Pratt!"

He started. One of the very smartest of the little crowd who flowed around him had paused before his chair. He rose to his feet.

"Lady Powers!" he exclaimed.

"Ancient history," she confided. "I have been married weeks — it seems ages. This is my husband — Mr. Frank Lloyd."

Jacob found himself shaking hands with a vacuous-looking youth who turned away again almost immediately to speak to some acquaintances.

"You don't bear me any ill-will, Mr. Pratt?"

"None except that broken dinner engagement," he replied.

"I wrote to you," she reminded him. "I did not dare to come after the way those others had behaved."

He sighed. "All the same I was disappointed."

She made a little grimace. Her husband was bidding farewell to his friends. She leaned towards him confidentially.

"Perhaps if I had," she whispered, "there would have been no Mr. Frank Lloyd.". . .

Back to his chair and solitude. Jacob made his way presently through the darkened rooms and passages to his own apartments, where a servant was waiting for him, the evening papers were laid out, whisky and soda and sandwiches were on the sideboard. His valet relieved him of his dresscoat and smoothed the smoking jacket around him.

"Anything more I can do for you to-night, sir?"

Jacob looked around the empty room, looked at his luxurious single easy-chair, at all the resources of comfort provided for him, and shook his head.

"Nothing, Richards," he answered shortly. "Good night!"

"Good night, sir!"

Jacob subsided into the easy-chair, filled his pipe mechanically, lit and smoked it mechanically, knocked out the ashes when he had finished it, turned out the lights and passed into his bedroom, undressed and went to bed, still without any interest or thought for what he was doing. When he found himself still awake in a couple of hours' time, he took himself to task fiercely.

"This is liver," he muttered. "I shall now relax, take twelve deep breaths, and sleep."

Which he did.

CHAPTER XVI

Spring came, and Jacob found the monotony of life relieved by a leisurely motor trip through the south of England, during which he stopped to play golf occasionally at various well-known courses. He returned to London in June, and on the second day of Ascot he came across Felixstowe, for the first time since their meeting in Monte Carlo. The young man's greeting was breezy and devoid of any embarrassment. The little matter of the pony did not appear to trouble him.

"Jacob, old heart!" he exclaimed, leaning on his malacca cane and pushing his silk hat a little farther back on his head. "God bless you, my bloated capitalist! Three times have I rung up your office in vain. Where have you been to, these days?"

"Getting about as usual," was the modest reply. "In the country, as a matter of fact, for the last few weeks."

The young man considered his friend's attire and nodded approvingly.

"Quite the Ascot touch," he observed. "You can't get the perfect sweep of the coat with your figure, but on the whole your man 's done you proud. Here alone? "

"Quite alone."

"Tell you what, then, I 'll introduce you to my people. Best leg forward, old buck."

Jacob followed his guide back through the tunnel, into the stand, up the stairs, and into a box on the second tier. The introduction was informal.

"Mother, want to introduce a pal — Mr. Jacob Pratt — Marchioness of Delchester — my sister, Lady Mary — dad. Now you know the family. What 's doing up here? "

The Marchioness, a handsome, thin-faced lady of advanced middle age, whose Ascot toilette was protected from the possible exigencies of the climate by an all-enclosing dust coat, held out her hand feebly and murmured a word of greeting. The Marquis, a tall, spare person, with aquiline nose and almost hawk-like features, welcomed him with a shade of dubiousness. Jacob felt a little thrill, however, as he bowed over Lady Mary's fingers. Her eyes were blue, and though her complexion was fairer and her manner more gracious, there was something in the curve of her lips which reminded him of Sybil.

"Do tell me, do you know anything for the next race, Mr. Pratt? " she asked. "I had such a rotten day yesterday."

"I 'm not a racing man," Jacob replied, "but I was told that Gerrard's Cross was a good thing."

There was a general consultation of racing cards. The Marquis studied the starting board through his glasses.

"Gerrard's Cross is a starter," he announced, "ridden by Brown, colours brown and green. Belongs to Exminster, I see. Nine to one they seem to be offering in the ring."

"I want a sovereign on," Lady Mary decided. "Hurry, Jack!"

"Nothing doing, child of my heart," the young man sighed. "Cleaned out my pocketbook last race."

The young lady turned to her parents, who both seemed suddenly absorbed in the crowd below.

"Bother!" she exclaimed. "And the numbers are up already!"

"Will you allow me?" Jacob ventured, producing his pocketbook and handing a five-pound note to Felixstowe. "You 'll have to hurry."

Lady Mary smiled at him sweetly and abandoned a furtive attempt to open her bag.

"Do you go to many race meetings, Mr. Pratt?" she asked.

He shook his head.

"Very few," he answered. "As a matter of fact, this is my first Ascot."

She looked at him in surprise.

"Are you an American, then, or Colonial?"

"No, I am English, but it is only during the last year or so that I have had any time or money to spare for amusements of this sort."

"How interesting!" she murmured a little vaguely. "Now tell me, have they started? We must watch."

The race was a good one. In the last stretch, Gerrard's Cross came away and won easily by three lengths. There was a scene of measured enthusiasm in the little box.

"Your horse has won, my dear," the Marquis informed his daughter, lowering his glasses. "I congratulate you."

The Marchioness indicated her approval by a more or less genial smile. Lady Mary's blue eyes danced with pleasure.

"You dear person, Mr. Pratt!" she exclaimed. "This is my first winner, and I did want one so badly. I wonder what price Jack will get."

The young man returned presently with a bundle of notes in his hand.

"Nines I got," he announced. "Here 's your fiver, Jacob. Forty-five of the best for you, Mary. Lucky old dear!"

The girl grasped the notes joyfully.

"But surely these are n't all mine? I said one pound. Some of this must belong to Mr. Pratt?"

Jacob shook his head, interrupting Felixstowe's reluctant confirmation.

"Not at all," he protested politely. "As a matter of fact, I have won a great deal of money myself on the race. I gave your brother a five-pound note because I could not find a smaller one. So much the better for you."

The girl gave a little sigh of content. Jacob, turning around, was suddenly aware of a look of relief on the part of her distinguished father and mother. The latter smiled approvingly at Jacob, who was preparing to take his leave.

"You must come and call some afternoon, Mr. Pratt," she said graciously. "We shall be glad to see you in Belgrave Square."

"I shall be very pleased," Jacob replied.

"And thank you," Lady Mary whispered.

Jacob had made his farewells; he had almost reached the door. Felixstowe, leaning towards his mother, whispered behind his hand, "Millionaire! Rolling in it!"

The Marchioness was a woman of rare presence of mind. She addressed the departing guest quite softly, with no signs of flurry, but with a new note of graciousness. Jacob paused upon the threshold.

"Mr. Pratt," she invited, "won't you come and dine with us one evening? I know how men hate afternoon calls. Next Thursday night, at eight o'clock?"

"Do come," Lady Mary begged, still grasping her notes.

"Very glad to see you, Mr. Pratt," the Marquis added, with a little bow which was a model of deportment.

Felixstowe walked down the wooden stairs with his departing guest, who had murmured his grateful acceptance.

"You 've hit it up all right with the old folks at home," he confided. "Between you and me, that forty-five quid is about the only ready there is in the house. Bet you they 're snaffling it at the present moment. What a life it must be to have plenty of the dibs, Jacob! So long, old bean. See you Thursday. Hullo, what 's that?"

The two men looked back up the wooden staircase. Lady Mary was slowly descending towards them.

"I am to be taken for a walk," she announced sedately, "on the lawn, if possible. And if either of you feel inclined to save the life of a young girl, perhaps you will give her something cool to drink."

Jacob hesitated for a moment, but Lady Mary's smile so obviously included him that he ventured to remain. They crossed the lawn and found an empty table within hearing of the band. Jacob ordered strawberries and cream, ice cream and champagne cup with reckless prodigality. The girl laughed softly.

"How deliciously greedy it all sounds," she murmured, "and how much nicer this is than that stuffy box! — Jack!"

Felixstowe, however, was on his feet, waving to some one in the distance.

"There 's Nat Pooley!" he exclaimed. "Knows every winner to a cert. I 've been looking for him all day. Look after my sister, Pratt, old thing."

He dived into the crowd and disappeared. Lady Mary smiled at her companion.

"I am foist upon you, Mr. Pratt," she said.

"I am very much the gainer," he assured her. "I was feeling unusually lonely when I met your brother."

"Well, I 've had rather a stuffy time of it myself," she acknowledged. "You see, I have on a new dress, and mother was afraid it was going to rain. And then Jack deserted us, and there was no one for me to come out with. How do you like my frock, Mr. Pratt?"

"I think you look nicer than any one I 've seen here," Jacob replied sincerely.

She laughed.

"I hope you mean it. You must eat some strawberries, please," she begged. "Please do, or I shall feel so greedy. I had no idea one could get such good things here."

Jacob did as he was told, drank some champagne cup, lit a cigarette, and began to realise that he was having a very pleasant time. Lady Mary chattered on gaily, telling Jacob who many of the people were and exchanging greetings with a number of friends.

Presently, at her suggestion, they walked in the paddock, where she pointed out to him the most wonderful of the toilettes, and it was not until the bell rang for the last race that they climbed the steps once more to the box.

"I have enjoyed myself more," she declared, "than any day this week. Thank you so much for looking after me, Mr. Pratt."

"It has been a great pleasure," Jacob assured her. "I hope I have n't kept you too long, and that your people won't be annoyed."

The Marchioness, however, received them without any sign of displeasure and listened complacently to her daughter's account of their doings.

"So nice of you, Mr. Pratt," she said, "to have looked after Lady Mary. So many of our friends are not down to-day that I am sure she would have had quite a dull time but for you. We shall see you on Thursday."

"With great pleasure," Jacob answered truthfully.

CHAPTER XVII

"The aristocracy," Dauncey remarked the next morning, as he brought Jacob his private letters, "is sitting up and taking notice of us. Two coronets!"

"Anything in the rest of the correspondence?" Jacob enquired, as he opened his desk and made himself comfortable.

"Nothing worth your troubling about. Five or six addle-headed schemes for getting rid of your money, and about as many bucket shop prospectuses."

Jacob opened the first of his two letters. It was dated from Belgrave Square and was simply a cordial reminder from the Marchioness of his promise to dine at Delchester House on the following Thursday. The second was dated from the same address, and Jacob read it over twice before he came to a decision.

Dear Mr. Pratt,

I know you will think me very foolish, but I am feeling most unhappy about the money which I thoughtlessly accepted this afternoon. It was really only a sovereign I asked you to put on Gerrard's Cross for

me, and the remainder of the money, except nine pounds, surely belongs to you.

Are you, by any chance, ever near Kensington Gardens about twelve o'clock? I walk there most mornings, and I should feel so much happier if I could have just a word with you about this.

Please don't think I am quite mad.

Sincerely yours,
Mary Felixstowe.

Jacob dictated a few letters, studied his stockbroker's list for half an hour, and drove to Kensington Gardens. Lady Mary was almost the first person he saw. She greeted him with a friendly little nod and led him from the broad avenue into one of the narrower paths. From the first he had been aware that Lady Mary, escaped from the shadow of her parents, was a very different person.

"Well?" she asked, smiling at him, "what did you think of my ingenuous little letter?"

Jacob glanced at her doubtfully. He had the impression that she was reading his thoughts.

"You probably decided that it would amuse you to fall in with the scheme," she continued, "although I expect you saw through it quite easily. Well, the scheme does n't really exist. My mother dictated the letter and I wrote it. I have n't the least idea of giving you back a penny of that money — in fact, it 's all spent already. Still, if you like, you can think of me as the ingénue with a conscience, who wants re-

assuring but does n't want to part. That was my rôle."

"I see that you have your brother's sense of humour," he remarked.

"Heaven knows where we got it from!" she exclaimed. "Mother's idea appears to be that, as a result of this clandestine interview, I am to walk in Kensington Gardens with you every morning until one day we find ourselves late for luncheon and you take me to a restaurant. Compromising situation number one. Intoxicated with pleasure, I hint — you not being supposed to notice that it is a hint — at a dinner and theatre. We go, are discovered, my mother asks your intentions. Behold me, Lady Mary Pratt, restoring the family to a condition of affluence."

Jacob laughed till the tears stood in his eyes.

"The idea does n't seem to appeal to you!"

"Not a bit," she answered frankly. "I like you very much — I like the little crease about your eyes, which deepens when you laugh. And I like your mouth. But as a matter of fact, I 'm rather in love with some one else, and I 'm going to marry him soon. He 's got quite enough money for me, although he can't carry the family."

Jacob sighed.

"I am in the same position," he confessed, "only the girl I 'm in love with won't have anything to say to me."

Two pudgy little children suddenly deserted their attendant and rushed at Lady Mary. While she was returning their embraces, Jacob stood transfixed. So did the attendant.

"Miss Bultiwell!" he gasped.

"Jacob Pratt!"

Lady Mary looked up.

"So you two know one another?"

"Young lady I was just telling you about," Jacob confided.

Lady Mary held out a hand to each of her small nieces.

"May I have the children for a few minutes, Miss Bultiwell, please?" she begged. "You come along with Mr. Pratt."

Sybil's response was scarcely gracious. She accepted the situation, however, and walked slowly by Jacob's side.

"I 'm very glad to see you, Miss Bultiwell," he ventured.

"Sorry I can't say the same," she replied.

"Is there any reason," he asked desperately, "why you should n't treat me like an ordinary human being?"

"There is."

"What is it?"

"You know."

"I 'm damned if I do!"

She glanced at him without any sign of offence.

"What are you doing walking with Lady Mary in Kensington Gardens at this time of the morning?" she enquired.

"Her mother's idea," Jacob explained. "Nothing to do with us."

She regarded him thoughtfully.

"I suppose you 're to marry Lady Mary and redeem the family fortunes!"

"The idea does n't appeal to either of us," he assured her. "Lady Mary has just confided to me that she is in love with some one else, and I have made a similar confession to her."

"Are you in love with some one else?"

"Yes!"

"Who? Me?"

"Yes!"

"Is there any sense," she demanded, "in being in love with a person who, as you perfectly well know, thoroughly dislikes and detests you?"

"There 's no sense in love at all," Jacob groaned.

"If we must talk," Sybil suggested, quickening her pace a little, "let us talk of something else. How are you enjoying your millions?"

"Not at all."

"Why not?"

"I 'm lonely."

"Poor man!" she scoffed.

Lady Mary rejoined them.

"Well, I must go," she announced. "Take me

to the gates, won't you, Mr. Pratt? Good-by, Miss Bultiwell. How these children have improved since you had the charge of them."

"Au revoir, Miss Bultiwell," Jacob ventured.

She leaned towards him as he turned to follow Lady Mary.

"If you come back," she whispered threateningly, "it will cost me my situation and I will never speak to you again."

"I won't come," he promised sadly.

"She 's a charming girl," Lady Mary said. "Why won't she have you?"

"It 's a long story," Jacob sighed.

"We 'll see what we can do on Thursday night," she reflected. "Good-by! I shall tell mother we are getting along famously. Don't forget Thursday at eight o'clock."

The drawing-room at Delchester House was large and in its way magnificent, although there was in the atmosphere that faint, musty odour, as though holland covers had just been removed from the furniture, and the place only recently prepared for habitation. The Marchioness, who was alone, greeted Jacob with much cordiality.

"I hope you won't mind our not having a party for you, Mr. Pratt," she said. "We are just ourselves, and a quaint person whom Delchester has picked up in the city, some one who is going to help him make

some money, I hope. You have no idea, Mr. Pratt, how hard things are to-day for people with inherited estates."

Jacob murmured a word of sympathy. Then the Marquis appeared, followed by Lady Mary, who drew him to one side to ask him questions about Sybil; next came Felixstowe, who looked in to say "How do you do" on his way to dine with a friend; and finally, to Jacob's amazement, the butler announced, "Mr. Dane Montague!"

Mr. Dane Montague, in a new dress suit, his hair treated by a West End hairdresser, had a generally toned-down appearance. Jacob was conscious of a sensation of genuine admiration when, upon the introduction being effected, the newcomer held out his hand without the slightest embarrassment.

"I have the pleasure of knowing Mr. Pratt," he announced. "We have, in fact, carried through a little business deal together. Not such a bad one, either, eh, Mr. Pratt? A few thousands each, or something of that sort, if I remember rightly. Even a few thousands are worth picking up for us city men, Marquis," he added, turning to Lord Delchester.

The Marquis' eyes glistened. His face seemed more hawklike than ever.

"I should be exceedingly grateful to any one who showed me how to make a few thousands," he declared.

"Well, Mr. Pratt and I between us ought to find

that easy enough," the financier observed. "Treat the City right, pat and stroke her the right way, and she 'll yield you all you ask for. Buck up against her and she 'd down a Rothschild."

Dinner was a quaint meal. Mr. Dane Montague engaged his hostess' attention with fragments of stilted conversation, the Marquis was almost entirely silent, and Lady Mary monopolised Jacob, except for a few moments when her mother alluded to the subject of the letter.

"Dear Mary is so conscientious," she murmured. "She positively could n't rest until she had had it out with you."

Jacob stammered some sort of answer, which was none the more coherent because of the kick under the table with which Lady Mary favoured him. Afterwards she continued to carry out the parental behest and again completely absorbed his attention. She wound up by lingering behind, as he held open the door at the conclusion of dinner, and whispering audaciously in his ear.

"We 're getting on too well, you know. You 'd better be careful, or I shall be Lady Mary Pratt, after all!"

The Marquis moved his chair down to the side of Jacob's, on the latter's return to the table.

"I am glad to see you on such excellent terms with my daughter, Mr. Pratt," he observed with a smile.

"Lady Mary is most gracious," Jacob murmured uneasily.

"My son, too," the Marquis continued, "has always spoken to me highly of your sagacity in business affairs. I understand that you are one of those fortunate people who have amassed a large fortune in a very short space of time."

"I cannot take any of the credit to myself," Jacob replied. "I invested a little money with my brother, who was prospecting for oil in the western States of America, and he met with the most amazing success."

The Marquis himself filled Jacob's glass.

"I hope you like my port," he said. "It was laid down by my father when he was a young man. My cellar is one of the last of the family treasures remaining to us."

"I have never tasted anything like it," Jacob admitted truthfully.

"Returning to the subject of commercial life," his host went on, "I have always hoped that I might have introduced my son, Felixstowe, into some remunerative post. Automobiles, they tell me, may be made a profitable source of income. Do you happen to have any investments in that direction, Mr. Pratt?"

"Not at present," Jacob answered. "The industry is, I believe, a sound one."

"Ah!" the Marquis regretted. "At some future time, perhaps. I myself am much interested in City

affairs. Our friend, Mr. Dane Montague, has kindly placed me upon the board of one of his companies, and if another company in which he is interested is floated, I am also to join that. The fees so far have not been munificent, but it is encouraging to have made a start."

Jacob muttered something non-committal. Mr. Dane Montague leaned across the table. He had been listening to every word of the conversation between the two.

"You are a person of imagination, Mr. Pratt," he said. "I gathered that from our brief business connection."

"Did you?" Jacob replied. "I had rather an idea —"

"Don't say a word," the other interrupted. "We had a little tussle, I admit. Brain against brain, and you won. I have never borne you any malice — in fact I should be proud to be associated in another business venture with you."

The Marquis cleared his throat.

"I asked Mr. Pratt to meet you this evening, Mr. Montague," he said, "not knowing that you were previously acquainted, but thinking that you might like to put your latest scheme before him."

"I shall be proud to do so," was the prompt declaration. "My latest scheme, Mr. Pratt, is simple enough. I propose to appeal to the credulity of the British middle classes. I propose to form a sort of

home university for the study of foreign languages and dispense instruction by means of pamphlets."

"I don't mean that one," the Marquis interposed. "I mean the little scheme, the — er — one where a certain amount of remuneration in the shape of commission was to be forthcoming for the introduction of further capital. You follow me, I am sure?"

Mr. Montague's face was furrowed with thought. He sipped his wine and looked across at Jacob furtively. A certain uneasiness was mingled with his natural optimism.

"I am afraid," he said, "that Mr. Pratt is too big a man for us. What about your brother-in-law, Lord William Thorndyke?"

The Marquis coughed.

"I think," he pronounced, "that I have already been too benevolent to the members of my immediate family circle. Besides, it would be quite impossible to ensure from my brother-in-law that measure of secrecy which the circumstances demand."

Mr. Montague took another glass of wine and appeared to gain courage.

"It 's quite a small affair, this, Pratt," he warned him.

"As a matter of fact," Jacob declared, "I am really not looking for investments at all at the moment."

"No one is ever looking for investments," his *vis-à-vis* rejoined. "On the other hand, no man with

large means sees a gold mine opening at his feet without wanting to have his whack. If you see our little venture with the same eyes as we do, Mr. Pratt, it is better for you to understand from the first that yours must be a very small whack."

"Had n't you better explain the scheme to Mr. Pratt?" the Marquis suggested.

Mr. Dane Montague nodded. First of all, however, he rose to his feet, promenaded the room, peering into its darker recesses to be sure that no one was lurking there, opened the door, looked down the passage, closed it again, and finally returned to his seat. He then dropped his bomb.

"I am in possession," he announced solemnly, "of an undertaking from the owner of the Empress Music Hall to sell me the property."

"For how much?" Jacob asked.

"For fifty thousand pounds, including the freehold. Hush! Not another word for the moment."

The butler entered with coffee and liqueurs, and the Marquis directed the conversation into other channels. As soon as they were alone again, Mr. Montague leaned forward across the table, his cigar in the corner of his mouth.

"You must n't ask too many questions about this, Pratt," he enjoined. "The undertaking was given to me in a fit of temper after a family row, and with the sole view of spiting others. The date fixed for the completion of the sale is to-morrow. I have con-

tributed half the purchase money myself. The remainder has been distributed amongst my own friends, and it has been my privilege to allow the Marquis and some of his relatives to acquire an interest. To make up the full amount, a sum of seven thousand pounds is required. This I can get from a dozen people as soon as the office is open in the City to-morrow morning, but I promised the Marquis here to give him a chance of placing this amount also with one of his friends. I must confess," Mr. Montague went on candidly, "that I took that to mean one of his — er — personal friends — perhaps one of the family. I have been trying to keep the thing out of the City as much as possible."

"My acquaintance with Mr. Pratt," the Marquis confessed, "is not of long date, but my son has enjoyed his friendship for some time, and he seems likely to become, if I may say so, a — er — a friend of the family."

The financier's smile was meant to be waggish.

"I fancied that I detected indications of the sort," he declared.

"Have you any documents?" Jacob asked.

"I have the undertaking to sell," Mr. Montague replied, "signed, of course, by Peter. Also a letter from a well-known firm of solicitors, who have examined the undertaking to sell, pronouncing it legal. I can also, if you like, supply you with a list of the contributors."

Jacob accepted the documents and studied them. The undertaking to sell the place of amusement known as Empress Music Hall was simply but clearly worded, and signed by "W. Peter"; also by two witnesses.

"That seems to be in order," Jacob admitted, "except that I always thought Peter spelt his name 'Petre.'"

"Swank," Montague scoffed. "As a matter of fact, though, I thought so myself until I saw the signature."

Jacob examined the letter from the solicitors. It was brief and conclusive:

Dear Sir,

Re the Empress Music Hall. We have examined the undertaking for the disposal of the above, signed by the owner and addressed to you, and we find the same duly in order and a legal document.

Faithfully,
Danesworthy & Bryan.

The third paper contained a list of the contributors. Mr. Montague headed the list with twenty-five thousand pounds. The Marquis was down for five thousand. The other names, ranging from three thousand to five hundred, were all people of title, many of them relatives of the Marquis.

"Sounds like a Court guide," Jacob remarked, passing it back.

"I have been privileged," the Marquis observed, stroking his grey moustache, "as Mr. Montague has already told you, to place his proposition before various members of my family. I have found them, one and all, anxious to share in the profits of Mr. Montague's — er — enterprise."

"When the purchase of the Empress Music Hall is concluded, what do you propose to do with it?" Jacob enquired.

"Sell it to a company for a hundred and fifty thousand," Mr. Montague answered, "and divide the profits of the sale amongst the contributors according to their holding. The Marquis holds an agreement signed by me to that effect."

"That is so," his lordship acquiesced.

Jacob was frankly puzzled.

"I don't understand, Mr. Montague, how you got that undertaking," he confessed. "I saw an interview with Mr. Peter in the papers the other day, in which he denied having sold the 'Empress' or even proposing to do so."

"That 's the commonest bluff going," the other pointed out. "Always done. And see here, Pratt, this is the truth of the matter. The profit or the loss on the sale of the 'Empress' would n't go into Peter's pocket at all. It would go into the pockets of people with whom he is at present on very bad terms. This sale does them in the eye. That 's the long and short of it."

"I see no reason," Jacob decided, after a few moments' consideration, "why I should not join in this enterprise. If you will allow me, I will telephone for my cheque book."

"Certainly," the Marquis agreed, "and in the meantime we can make our peace with the ladies."

CHAPTER XVIII

Jacob, on his return from the telephone, found to his surprise a familiar figure seated before the piano in the long drawing-room, an apartment more picturesque than ever now in the shaded lamplight, with its faded yellow satin furniture, its amber hangings, and its quaint perfume of bygone days. Lady Mary came to meet him.

"You see what I have done for you," she whispered.

"Miss Bultiwell!"

Lady Mary nodded.

"You 'll have to be careful, though," she warned him. "I can see that there has been some trouble — that the course of true love has n't been running exactly as it should."

"I told you that," Jacob reminded her dismally. "I am beginning to believe that she hates me."

"Not she," was the cheerful reply. "Look here, mother 's gone into the housekeeper's room for a moment. Dad and Mr. Montague are adding up how much they have made out of you. You slip out on

to the terrace there, before she turns around, and I 'll bring her out directly."

Jacob did as he was directed, and, with the echoes of Sybil's song still in his ears, stepped out on to a wide balcony and stood looking over the tops of the lime trees towards Buckingham Palace. Presently there was a rustle of skirts, the sound of voices, and the two girls appeared. Sybil stopped short when she saw Jacob, but Lady Mary stood in the way of her retreat.

"You know Mr. Pratt, don't you?" she asked carelessly. "I thought so. Miss Bultiwell 's a perfect dear," she continued, turning to Jacob. "She comes across the Square and sings to me sometimes after dinner and even condescends to play my accompaniments. You 've no idea what a tax that is upon any one's good nature."

"I understood that you were to be alone this evening," Sybil remarked.

"But we are alone — practically," Lady Mary declared. "I am sure you would n't count Mr. Montague, and Mr. Pratt is an old friend. — One moment, there 's my mother calling. Don't move, either of you, or we shall have to sit in that stuffy drawing-room all the evening."

They were alone, and Jacob found it exceedingly difficult to think of anything to say.

"I had no idea that you were *persona grata* in this household," Sybil remarked coldly.

"I 'm not — if it means what it sounds as if it did," Jacob replied. "I am asked here because I am very rich and because the Marquis is interested in money-making schemes. Do you like being a nursery governess?"

"I hate it!"

"Worse than giving dancing lessons?"

"You need n't rub it in. That was just an unfortunate episode."

"Unfortunate, you call it?"

"Unfortunate," she repeated, "for if those two men had been half as clever as I thought they were, they would n't have bungled the matter, and I should have been able to make a real start in life."

"With my money?"

"Yes, but not given by you. Taken from you!"

"Miss Bultiwell," Jacob asked wistfully, "are you never going to get rid of this ridiculous prejudice against me?"

"Never!"

"You know — that I admire you more than any one else in the world?"

"I am glad to hear it, if it makes you uncomfortable."

"It makes me unhappy."

"Then I 'm glad you find me attractive," she declared. "I only wish I had really beautiful clothes and were far better looking. Then you might suffer more."

"Some day," he said, drawing nearer to her, "you will try me too high."

She laughed scornfully.

"Are you trying to threaten me?"

He came nearer still. His hand rested against the wall, within a few inches of her. Her lips were a little parted, but her eyes flashed.

"What do you mean?" she demanded. "How dare you come so near to me!"

His eyes met hers steadily.

"I am going to propose," he told her. "I can't from the other side of the balcony."

"Propose!" she repeated contemptuously.

"Will you marry me, please, Sybil?" he asked.

"Will I —"

"I think you will some day," he went on. "It would make things simpler if you'd say 'yes' now."

She was speechless. For the first time Jacob felt that he had scored. Perhaps it was not altogether to his disadvantage that at that moment a footman stepped out on to the balcony with a small package for him. Sybil slipped away and Jacob followed her into the room. Lady Mary looked up from the piano.

"One more song, Miss Bultiwell?" she suggested.

"If you will excuse me," Sybil replied, "I must go home now."

"Must you?" Lady Mary murmured, "Mr. Pratt will see you across the Square."

"Quite unnecessary, thank you," was the curt rejoinder.

"Besides, we rather want Mr. Pratt," the Marquis, who had just made his appearance, intervened. "James can step across with Miss Bultiwell."

Sybil moved quickly towards the door.

"Please don't let any one stir," she begged. "It is barely a hundred yards and I much prefer going alone."

Lady Mary got up from the piano and detained Jacob as he turned to follow the other two men.

"Mr. Pratt," she asked, "how did you contrive to offend Miss Bultiwell?"

"I refused to put some money into her father's business," he explained. "Her father was hopelessly bankrupt and tried to palm off a false balance sheet on me. He afterwards shot himself. It was unfortunate, but I cannot see that I was to blame."

Lady Mary sighed.

"Of course," she said, "I feel I am being rather generous in trying to help you, because I am beginning to rather like you myself."

"There does n't seem to be anything against your encouraging the feeling," Jacob replied, with a rather sad twinkle in his eyes. "I don't think Sybil will ever have me."

She made a little grimace.

"I don't like being a second choice," she confessed. "Could n't you get to like me best?"

"What about the other fellow?"

"He 's coming in with Jack in a few minutes," she said. "I must ask him about it. I think I shall tell him that my affections are wavering."

"As soon as the coast is clear," Jacob began, —

"Humbug!" she interrupted. "Go down and be fleeced."

The scene was laid when Jacob reached the library. He slipped into the vacant chair and accepted the pen which the Marquis handed to him.

"Leave the cheque open, please," Mr. Dane Montague begged. "We have to hand the money over in cash to-morrow morning."

"Certainly," Jacob assented. "By the bye, will you let me have one more glance at the undertaking to sell?"

"You can read it through as many times as you like," the other replied, producing it. "It 's as tight a contract as can be drawn. The lawyer's letter proves that."

Jacob nodded, and, spreading the document out, tapped it with the end of his penholder.

"There is just one thing omitted which I think should be in," he said.

"What 's that?" Mr. Montague demanded.

"Well, I think you ought to add 'Leicester Square' after the Empress Music Hall," Jacob pointed out. "Curiously enough, there happens to

be another Empress Music Hall in Shoreditch, the proprietor of which spells his name P-e-t-e-r. I looked it up in the telephone directory just now."

There was a cold and ominous silence. Mr. Montague breathed heavily. The Marquis sighed.

"Most unfortunate!" he murmured.

"Most what?" Jacob asked, turning towards him.

"Most unfortunate," the Marquis repeated. "You are the first person, Mr. Pratt, to whom this — er — enterprise has been suggested, who has seen through our little financial effort."

Jacob was somewhat staggered. He looked across at Montague.

"You 're on top again, Pratt," that gentleman conceded gloomily. "The music hall in question is the Shoreditch 'Empress.'"

"And do you mean to say," Jacob demanded incredulously, "that you have induced the people whose names are on that list to part with their money, believing they are going to acquire an interest in the Empress Music Hall in Leicester Square?"

"That 's all right," Montague assented. "It was dead easy. You see, they were mostly the Marquis's friends, toffs, without any head for business, and we swore them to absolute secrecy — told them if they breathed a word of it, the whole thing would be spoilt."

"But you are n't giving fifty thousand pounds for the Shoreditch Empress?"

The financier laughed scornfully.

"Not likely! That 's where the Marquis and I make a bit. We have another agreement with Peter, who 's a pal and a white man, to buy the place for fifteen thousand. Then we 've an arrangement — "

"You need n't go on," Jacob interrupted. "I can quite see that there are plenty of ways of working the swindle."

"Swindle? " his host repeated, with a pained expression. "My dear Mr. Pratt! "

"Why, what else can you call it? " Jacob protested.

The Marquis coughed.

"It is only lately," he said, "that, with the assistance of Mr. Dane Montague, I have endeavoured to supplement my income in this fashion. I do not understand the harshness of your term, Mr. Pratt, as applied to this transaction. I have little experience of city life, but I have always understood that money was made there, in financial and Stock Exchange circles, by buying from a man something which you knew was worth more money, selling it to another and — er — pocketing the difference. Surely this involves a certain amount of what a purist would call deceit? "

"On the contrary," Jacob pointed out, "that is a fair bargain, because the two men have different ideas of the value of a thing, and each backs his own opinion."

"But there are surely many cases," the Marquis argued, "in which the seller knows and the buyer does not know? Is it incumbent on the seller to impart to the buyer his superior knowledge? I think not. Without a doubt, business in the city is conducted on the general lines of the man knowing the most making the most. I look upon our little transaction as being exactly on parallel lines. We knew that the Shoreditch Music Hall was meant. The people who advanced the money thought that the Leicester Square Music Hall was meant. Therefore, we make the money."

Jacob rose to his feet. He was feeling a little dazed.

"Your ideas of commercial ethics, Marquis," he acknowledged, "are excellent in their way, but do you imagine that they will be shared by the members of your family who have parted with their money?"

"I trust, sir," the Marquis replied stiffly, "that they will behave like sportsmen and see the humour of the transaction."

"I hope they will!" Jacob murmured fervently, as he took his leave.

"In any case," the Marquis concluded complacently, "their cheques have been cashed."

CHAPTER XIX

In the course of his financial peregrinations amongst the highways and byways of the city, Mr. Dane Montague made many acquaintances. It chanced that soon after the exploitation of the Shoreditch Empress Music Hall, a flotation which brought Mr. Montague many admirers from the underworlds of finance, it fell to his lot to give a luncheon party to celebrate the culmination of a subsidiary financial swindle and to plan further activities in the same direction. His guests were Philip Mason, the well-known man about town, and Joe Hartwell, the transatlantic young adventurer. After the third bottle of champagne, it transpired that the luncheon party had a further object.

"It 's queer that you should have run across the little beast, too," Mr. Dane Montague observed. "Got it laid by for him, have n't you?"

Mason's good-looking but dissipated face was suddenly ugly.

"If I could wring his neck," he muttered, "I 'd do it to-morrow and thank my stars."

"He 'll get his some day from this guy," Joe

Hartwell added earnestly. "I 'm kind of hanging round for the chance."

Mr. Montague ordered expensive cigars and the three men's heads drew a little closer together.

"We ought to be able to put it across him," the host continued. "We 've brains enough, and between us we know the ropes. The only thing is that it 's pretty difficult to hurt him financially. I believe it 's a fact that he 's well on towards his second million."

"There are other ways," Hartwell remarked, draining his glass with slow, unwholesome deliberation. "If I 'd got him in New York I should know what to do. I guess there are back doors in this little village."

"Here 's one of the clan!" Montague exclaimed, looking up. "Sit down and have a drink with us, Felixstowe."

Lord Felixstowe, who had paused at the table on his way through the restaurant, surveyed the little party without undue enthusiasm.

"Off it to-day, my children," he announced. "I 'm playing polo at Ranelagh this afternoon. Any one want to back the Crimson Sashes? "

Mr. Montague stretched out his hand and drew the young man a little nearer.

"Look here, Felixstowe," he confided, "we 're talking about Pratt — Jacob Pratt. You know the little devil."

"What about him?" his lordship enquired, helping himself to a cigar from the box on the table.

"Philip here, and Hartwell, have got it up against him hard. So have I. We think it's about time he was taught a lesson. There might be something for you out of it."

"What's the scheme?" Felixstowe demanded. "It'll have to be a devilish clever one to land him."

"It need not necessarily be financial," Montague pointed out, twirling his black moustache. "There are other ways of teaching a man a lesson, and these two boys have something of their own to get back, something that money won't pay for. Men with a six-figure balance at their banker's have had to face ruin before now."

"Count me on the other side of the hedge," Felixstowe declared promptly. "I would n't hurt a hair of Jacob Pratt's head. One of the best-natured little bounders I ever knew."

Mason nodded.

"Fade away, Felix," he enjoined. "You're not in this show."

Felixstowe left the restaurant and, crossing the courtyard, seated himself in a disreputable little two-seated car jammed between two dignified limousines, in which, after a fierce and angry toot, he sped out into the Strand. With very scant regard to the amenities of the traffic laws, and stonily deaf to the warning cries of a policeman, he threaded his way in

and out of the stream of vehicles, shot across into Duncannon Street, and, with the blasphemous cries of a motor-omnibus driver still in his ears, pulled up before Jacob Pratt's offices at the lower end of Regent Street. Jacob, who had just returned from luncheon, welcomed him with a nod and indicated the easy-chair, into which the young man sank with the air of one who has earned repose.

"Old top," he announced, "they 're getting ready to put it across you."

"Who are?" Jacob asked.

"The great Dane Montague, fresh from his city triumphs, Joe Hartwell, the American shark, and Philip Mason."

Jacob smiled a little contemptuously.

"I dare say they 'd like to do me a bad turn if they could!"

The young man extended his hand for Jacob's case, took out a cigarette and tapped it upon the desk, lit it, and subsided still farther into the depths of his chair.

"Listen," he continued, "this is no idle gossip I bring you. Five minutes ago I left the trio at the Milan, discussing over several empty bottles of Pommery and a badly hurt bottle of '68 brandy no less a subject than your undoing."

"Any specific method?" Jacob enquired.

"When I declined to join the enterprise, they dried

up. All the same they mean mischief," Felixstowe declared emphatically.

"But why should you think that they can hurt me?"

"Because you are on the straight and they are on the cross," was the well-considered reply. "If three men of their brains mean mischief, well, they 're worth watching. They know the dirty ways and you don't. The old game, you know — a feint in the front and a stab in the back. Keep your weather eye open, Jacob. Beware of them, whether they bring gifts or thunderbolts."

"Anyway, it 's very friendly of you to come and warn me," Jacob said gratefully.

"Not at all, old bean. I say, when are you going to get me a job?"

"What sort of a job do you want?"

"Your private secretary, couple of thou a year, and one of these cadaverous, ink-smudged chaps to do the work. What-ho!"

"You 're modest!"

"That 's what the governor says. He was on to me about you yesterday. Coming the man-of-the-world stunt, you know. Hand on my shoulder with a fatherly grip. 'Jack,' he said solemnly, 'there 's one golden rule which people in our position must never forget. Make use of your friends.'"

"And relations," Jacob murmured.

The young man grinned.

"To tell you the truth," he said, "the old man overshot the bolt a bit there. Done 'em all in the eye for several thou of the best. I fancy he 's going to seek the seclusion of a distant clime for a month or two. . . . But as I was saying, he 's always on to me about you. 'My boy,' he said, in his best Lord Chesterfield manner, 'you have contracted a valuable acquaintance with that very personable and shrewd young financier whom you introduced to us at Ascot. It rests with you to see that that acquaintance is made of profit to the family.'"

"I am afraid," Jacob observed, "that in that way I have been rather a disappointment."

"The governor is n't easily discouraged," Felixstowe replied, "and the mater 's got something up her sleeve for you. But placing their own interests in the background, as my revered sire pointed out, it is certainly, in his opinion, up to you to find me a job."

"You can go into the office and file letters, at three pounds a week, whenever you like," Jacob suggested.

The young man picked himself up in hurt fashion.

"See whether we win our heat this afternoon against the Crimson Sashes," he said. "I 've a couple of ponies on, which ought to keep me going till Thursday, if we win. Shall I tool you down to Ranelagh, old chap?"

"What, in the bassinet I saw you in yesterday?

There were three policemen running down St. James's Street after you."

"I can make her rip," the young man promised. "Come on."

"Not I!" Jacob replied, with a shudder. "Besides, you 'd expect me to pay the fines."

"So long, then," Felixstowe concluded, as he picked up his hat and turned to go. "Keep your weather eye open. If I lose the match, I 'll probably drop in for that post."

The young man, after a violent series of explosions from his reluctantly started engine, shot into Pall Mall and disappeared in a cloud of smoke. Jacob watched him from the window with a smile upon his lips. When he resumed his seat, however, the smile had vanished. He sat with his head resting upon his left hand, idly sketching upon a corner of the blotting pad. Presently he rang the bell for Dauncey.

"Dick," he said, "Lord Felixstowe has just brought me a warning."

"A warning," Dauncey repeated.

"It appears," Jacob went on, "that in the course of various insignificant adventures which have occurred to me during the last few months, I have made enemies. Mr. Dane Montague, Philip Mason, and Joe Hartwell are out on the warpath against me."

"Financially?" Dauncey asked, with an incredulous smile.

Jacob shook his head.

"I think they 've had enough of that. According to Felixstowe, they 're plotting something a little lower down. Keep an eye on me, Dick, if beautiful woman inveigles, or a ragged messenger from a starving father tries to lure me into the slums."

Dauncey declined to take the matter lightly.

"You have n't a thing to do for four days," he remarked. "Why don't you go down to Marlingden and see how the new 'Mrs. Fitzpatricks' are blooming?"

"It 's an idea, Dick," Jacob declared. "I 'm sick of town, anyway. Telephone Mrs. Harris and say I 'm coming, and order the car around in half an hour. You can stay here till closing time and come across and see me after supper."

The telephone tinkled at Jacob's elbow. He picked up the receiver and listened for a moment. His own share of the conversation was insignificant.

"Of course you can," he said. "Certainly, I shall be here. . . . In five minutes? . . . Yes!"

He replaced the receiver.

"Lady Mary Felixstowe is calling here, Dauncey," he announced. "She can be shown in at once."

Lady Mary, very smart in white muslin and a black hat, followed hard upon her telephone message. She was full of curiosity and without the least embarrassment.

"Don't tell me that all your money is made in a

little office like this!" she exclaimed, as she sank into the easy-chair.

"It is n't," he assured her. "It 's all made in America. I simply sit here and try to keep it."

"Am I being at all unusual in visiting you like this?" she asked.

"I 've had visits from lady clients before," he replied. "Let us assume that you have come to consult me about an eight-roomed villa at Cropstone."

"Cropstone?" she repeated. "That is the sort of garden city place, is n't it, where one has a doll's house with fifty feet of garden, a lecture hall with free cookery lectures twice a week, and a strap-hang in a motor-car to the station every morning."

"One might accept that as a pessimistic impression of the place," Jacob conceded.

Lady Mary sighed.

"That is where I shall have to live," she said, "if I marry Maurice."

Jacob was suddenly thoughtful. He was thinking of a small rose garden at Cropstone and a watering can.

"If you care enough," he ventured gravely, "the conditions of life don't seem to matter so much, do they?"

She made a little grimace.

"How is Miss Bultiwell?" she asked, with apparent irrelevance.

"I was going to ask you," Jacob replied. "I

have not seen her since the night I dined at your house."

"She is still with my aunt, I believe," Lady Mary continued. "The children adore her."

"Have you seen her lately?" Jacob asked.

"Last week. Promise you won't be broken-hearted if I tell you something?"

"I 'll try."

"I met her in the Park — with whom do you think?"

"No idea."

"With Maurice. Of course, I did n't ask any questions, and they might have met accidentally, but I never saw Maurice look such an idiot. I think a man ought to be able to conceal his feelings, don't you, Mr. Pratt? Should you look an idiot, now, if your fiancée were to discover you with another girl?"

"Such a thing would probably never happen," Jacob answered. "I am of an extraordinarily faithful disposition."

She laughed at him across the desk.

"Is n't that queer! So am I! What a lot we have in common, Mr. Pratt!"

"I am beginning to realise it," Jacob assented.

"If only I could make you forget Sybil!"

"If only Sybil would allow me to forget her!" Jacob groaned.

"What you need," she said earnestly, "is to see

more of other nice-looking, attractive young women of somewhat similar type."

"There may be something in that," he conceded.

"Apropos of which, let me explain my visit. I was told to telephone to you, but I hate a conversation down a tube, don't you?"

"I certainly prefer your visit."

"We 've such a rag on," Lady Mary continued. "We 're going to have a picnic fortnight up at our place in Scotland. We want to know whether you 'll come. Dad told me to say that there was plenty of fishing and a grouse moor for later on. Sailing, of course."

"It sounds delightful," Jacob replied enthusiastically. "Right up in Scotland you say? To tell you the truth, I was just wondering whether I could n't drop out of things quietly for a week or so."

"It will be absolutely the end of us," she declared, smiling out of her very blue eyes. "Maurice has been a perfect brute to me lately, apart from his flirtation with Miss Bultiwell, and I have almost left off loving him. I know we shall both fall. I 'm so affectionate," she sighed.

Jacob felt suddenly soothed. Lady Mary was looking very attractive and her eyes were full of challenge.

"But tell me," he asked, "is n't it very early for you to leave town?"

She nodded.

"To tell you the truth," she confided, "dad seems to have got into terrible disgrace with all his relatives lately. Something to do with a money scheme, I think, in which they were all interested, and in which he seems to have done better than they did."

"I quite understand," Jacob murmured. "I think this temporary isolation is an excellent idea of your father's. Sort of place, I suppose, where you get a post once a week and no telegrams."

"You won't mind?"

"Not I!"

"And you 'll come?"

"Rather! When do you start?"

"Some servants are going up to-day," she replied, "and I think we shall go with them by the midnight train. Poor dad is being so worried. We 'd like you to come to-morrow, or as soon as you can. And there 's just one thing more. Except for your own people here, dad would like you not to mention where you are going. He wants a little peace, poor man."

"I won't tell a soul except my secretary," Jacob promised.

"Not even Jack," Lady Mary persisted.

"Very well. Not even Lord Felixstowe."

She rose, and he escorted her to the door.

"It 's going to be such an adventure," she whispered, with a parting look.

Jacob called Dauncey into the office.

"Stroke of luck, Dick," the former announced. "I shall be able to do better than Marlingden — drop out of it altogether, in fact. Felixstowe's people have asked me to go up and stay with them in Scotland for a fortnight."

"Capital!" Dauncey exclaimed. "You 'll be well out of the way there."

"I shall leave my address with you and with no one else, Dick. For a fortnight you can consider me wiped off the face of the earth. Watch the investment accounts closely and act on your own initiative if necessary; but, above all things, see that Harris tries the new blight cure on 'Mrs. Fitzpatrick.'"

CHAPTER XX

Jacob, sleepy-eyed and desperately hungry, tumbled out of the train, a few mornings later, on to a lone stretch of platform, to find himself confronted by an exceedingly pleasant sight. Only a few yards away, on the other side of some white palings, Lady Mary, in a tartan skirt, light coat and tartan tam-o'-shanter, was seated in a four-wheeled dogcart, doing her best to control a pair of shaggy, excited ponies.

"Come along, Mr. Pratt," she called out, "and jump in as quickly as you can. These little beggars are n't properly broken. The men here will look after your luggage."

Jacob vaulted lightly over the paling and clambered up by her side.

"Capital!" she laughed. "Now I shall see what your nerves are like."

Jacob took off his hat and drew in a long breath of the fresh morning air.

"I don't think you 're going to frighten me," he said. "What a country!"

Almost directly they turned off the main road into

what was little better than a cart track, across a great open moor, dotted everywhere with huge granite stones, marvellous clumps of heather and streaks of gorse. The sky was perfectly blue, and the wind came booming up from where the moorland seemed to drop into the sea. There were no rubber tyres on the wheels, and apparently no springs to speak of on the cart. They swayed from side to side in perilous fashion, went down into ruts, over small boulders of stone, through a stretch of swamp, across a patch of stones, always at the same half gallop. Lady Mary looked down and smiled at the enjoyment in her companion's face.

"You 've passed the first test," she declared, "but then I knew you would. I brought Mr. Montague along here yesterday morning, and he cried like a child."

"Mr. Who?" Jacob gasped.

"Mr. Montague and a friend of his. They came down with father last night. Perfectly abominable men. I hope you won't leave me to their tender mercies for a single moment, Mr. Pratt."

To Jacob, the warmth seemed to have gone from the sunlight, and the tearing wind was no longer bringing him joy. Up above him, the long white front of Kelsoton Castle had come into view. His wonderful holiday, then, had come to this — that he must walk, minute by minute, in fear of his liberty, perhaps his life. He was to spend the days he had

looked forward to so much in this lonely spot with the men who were his sworn enemies. He looked behind him for a moment. The train by which he had come had disappeared long ago across a dark stretch of barren moor. Escape, even if he had thought of it, was cut off.

"I gather that you don't care much for Mr. Montague, either," she remarked, flicking one of the pony's ears.

Jacob roused himself.

"Not exactly my choice of a holiday companion," he admitted.

She leaned towards him.

"You are only going to have one companion," she told him. "I have demanded your head upon a charger — or rather your body in tennis flannels — for the rest of the day. The others are all going for a picnic."

"Is that fellow Maurice somebody coming down?" Jacob asked anxiously.

"He has n't even been asked," she assured him, with a flash of her blue eyes. "Here we are at the first lodge. Now for a gallop up the avenue."

The Marquis in kilts, the very prototype of the somewhat worn Scottish chieftain of ancient lineage, welcomed his visitor on the threshold, from which the great oak doors had been thrown back.

"So sorry we have n't the bagpipes," he apologised, as he shook Jacob's hand. "We shall get into

form in a day or two. Now you 'll have a bath and some breakfast, won't you? Your things will be up in a few moments. You 'll find some old friends here," he added, as he piloted Jacob across the huge, bare hall, " but my daughter tells me that she claims you for tennis — to-day, at any rate."

Everything seemed cheerful and reassuring. His room looked straight out on to a magnificent, rock-strewn sea. The bathroom which opened from it was a model of comfort and even luxury. The Marchioness welcomed him cordially, later on, and Mr. Dane Montague and Mr. Hartwell seemed very harmless in their ill-chosen country clothes, and ingratiating almost to the point of fulsomeness. Lady Mary glanced approvingly at Jacob's tennis flannels.

" I 'm sure you 'll be far too good for me," she sighed, as she gave him his coffee. " My racquet 's simply horrible, too. It 's three years old and wants restringing badly."

" I hope you won't think it a liberty," Jacob said simply, " but I had to call at Tate's to get one of mine which I 'd had restrung, and I saw such a delightfully balanced lady's racquet that I ventured to bring it down. I thought you might play with it, at any rate, if you did n't feel like doing me the honour of accepting it."

" You dear person! " she exclaimed joyfully. " If father and mother were n't here, and my mouth

were n't full of scone, I believe I should kiss you. There is n't anything in the world I wanted so much as a Tate racquet."

"Very thoughtful and kind of Mr. Pratt, I am sure," the Marchioness echoed graciously.

Jacob was never quite sure as to the meaning of that day, on which he and Lady Mary were left almost entirely alone, and the others, starting for an excursion soon after breakfast, did not return until an hour before dinner. They played tennis, bathed, played tennis again, lounged in a wonderful corner of a many-hundred-year-old garden, and afterwards sailed for a couple of hours in a little skiff which Lady Mary managed with the utmost skill. Sunburnt, tired, but completely happy, Jacob watched the returning carriages with scarcely an atom of apprehension.

"I think," he declared, "that this has been one of the happiest days of my life."

"That is a great deal to say, Mr. Pratt," said Lady Mary.

She seemed suddenly to have lost her high spirits. He looked at her almost in surprise. A queer little impulse of jealousy crept into his brain.

"You are tired," he said, — "or is it that you are thinking of some one else?"

She shook her head.

"I felt a little shiver," she confided. "I don't know why. I loathe those two men father has here,

and I have an idea, somehow, that they don't like you."

"I have more than an idea about that," he answered half lightly. "I believe they 'd murder me if they could. You 'll protect me, won't you, Lady Mary?"

"I will," she answered quite gravely.

Nevertheless, the rest of the day passed without any untoward event. No one could have been more polite or harmless than Mr. Dane Montague at dinner; no one, except that he drank a little more wine than was good for him, more genial than Joe Hartwell. They played snooker pool, a game at which Jacob excelled, after dinner, and not one of the party made the least objection when Jacob excused himself early and retired to his room. He locked his door, and, sitting down by the open window, lit a last cigarette before turning in. Before him was the bay with its rock-strewn shore, and the quaint little tower, said to be six hundred years old, situated on a little island about fifty yards from the shore. On either side two heather-covered slopes, strewn with rocks, tumbled almost to the sea; and beyond, the ocean. The view was wonderful, the air soft and delicious. It was an hour or more later before Jacob turned reluctantly away. He was about to take off his dinner coat when he heard a soft yet firm knocking at his door. The old fears rushed back. It was well past midnight. The great house seemed strangely silent.

The servants' wing was far out of hearing. Jacob felt a curious sensation of friendlessness. The knocking was repeated. He hesitated for a moment and then crossed the room.

"Who 's there?" he demanded.

"I, your host," was the low reply, — "Delchester. Let me in for a moment, Pratt."

Jacob unlocked the door, opened it to admit his host, and closed it again. Somewhat to his surprise, the Marquis himself turned the key. He was looking grave and a little perturbed.

"Pratt," he said, "you will forgive my intrusion, but you are a guest in my house, and I feel that I have a somewhat painful duty to perform."

"Painful?" Jacob repeated.

"Painful because it will seem like a breach of hospitality, which it is not," the Marquis continued. "I am here, Pratt, to beg that you will leave my house early to-morrow morning."

"But I have only just arrived!" Jacob exclaimed. "What have I done?"

"You have done nothing," his host assured him. "Your deportment has been in every respect exemplary, and believe me I regret very much the position I am obliged to take up. But let me add that it is entirely in your own interests. I have become aware of certain designs on the part of Mr. Dane Montague and his friend, which would make your further stay here, to say the least of it, dangerous."

"This is very kind of you, Lord Delchester," Jacob said, "but does n't it seem to you that, if this is the case, the persons who ought to leave are Mr. Dane Montague and Hartwell?"

"You are quite right," the Marquis acknowledged. "You are absolutely right. But I will be frank with you. I am under great obligations to Mr. Dane Montague, obligations which I expect will be increased rather than diminished. I am exceedingly anxious not to quarrel with him. I cannot possibly countenance the scheme which he and his friend have on foot against you, so under the circumstances my only alternative is to beg you to leave by the first train to-morrow morning."

Jacob sighed. Somehow or other, the dangers which had failed to materialise had become small things.

"I can only do as you desire, Marquis," he consented. "For myself, I am not afraid. I am perfectly content to take my chance."

The Marquis shook his head.

"There is too much cunning on the other side," he declared. "The struggle would not be equal. You will be called at six o'clock, and I shall give myself the pleasure of breakfasting with you at half-past six downstairs. And, I have a further favour to ask you. I do not wish my wife or daughter to be aware of the circumstances which have led to my having to make you this regrettable request. I

should be glad if you would write a line, say to my daughter, regretting that you are compelled to return to town on business."

Jacob sighed once more, sat down and wrote as desired. His host thrust the note into his pocket.

"I wish you good night," he said. "We shall meet in the morning, and, if I might ask it, would you make as little noise as possible in your movements? I do not wish those fellows to know that you are leaving until you are safe in the train. Your luggage can be sent after you."

The Marquis made a dignified exit, and Jacob, with a shrug of the shoulders, undressed and tumbled into bed. On the whole, he was surprised to find that his chief sensation was one of disappointment. When he was called in the morning and found the sunshine filling the room, he felt half inclined to make a further appeal to his host's hospitality. The Marquis gave him little opportunity, however. He was fully dressed and presided with dignity at a bountiful breakfast. He was looking a little tired, and he confessed that he had slept badly.

"I find myself," he told Jacob, as the meal was concluded, "in an exceedingly painful situation. I have never before had to ask a guest to leave my house, and I resent very much the necessity."

"I am willing to take my risk," Jacob suggested.

The Marquis shook his head.

"You do not know what the risks are," he an-

swered. "I do. Come and walk outside with me, Mr. Pratt. We have half an hour before we leave. My people were more than ordinarily punctual."

They strolled down towards the sea. Jacob asked curious questions about the little tower, and the Marquis unfastened a rope which held a flat-bottomed boat.

"I will take you across the channel," he proposed, "and we will visit it. We have never had a visitor yet who has departed without seeing the keep. As a matter of fact, it is far older than the house, and quite a curiosity of architecture."

They crossed the tidal channel, the Marquis paddling with slow but graceful strokes. Arrived on the other side, he secured the boat and led the way up a precipitous ledge to a nail-studded door, which he opened with a key from a bunch which he had drawn from his pocket.

"The downstair rooms are scarcely safe," he said, "there is so much fallen masonry, but the one I am going to show you is our great pride. You will find our visitors' book there."

He preceded his guest up a circular staircase, lit only by some narrow slits in the walls. At the top he opened another door and Jacob stepped into a great bare room. At the further end, through a broad aperture, was a magnificent view of the open sea. Jacob stepped forward to peer out. As he

passed across the room, through another aperture, facing landwards, he saw the dogcart driven out of the stable yard, down the avenue, towards the moorland road which led to the station.

"Hullo," he called out, "is n't that my carriage over there?"

He turned around. He was alone in the room, and from outside came the ominous sound of the key turning in the lock. He strode towards it and shouted through the grating which was let into the top part of the door.

"Hi! Lord Delchester!"

The Marquis's face appeared on the other side of the grating. He carefully shook the door, to be sure that it was locked.

"Mr. Pratt," he said, "you enter now upon a new phase of your stay at Kelsoton Castle. If you look around the walls, you will find the initials of your predecessors carved in many different forms. I trust that you will make yourself as comfortable as possible under the circumstances."

"Am I a prisoner?" Jacob asked.

The Marquis coughed.

"I prefer to follow the example of my ancestors and look upon you as a hostage awaiting ransom."

"Then all that talk of yours about getting me out of danger was bunkum?"

"Your phraseology is offensively modern, but your

conclusions are correct," the Marquis acknowledged. "We could think of no other way in which you might be induced to enter the prison tower of Kelsoton, bearing in mind your suspicions of Montague and Hartwell."

Jacob stood on tiptoe and looked through the bars. The mien of the Marquis was as composed as his tone. A paste stone in the buckle which fastened his tartan glittered in the dim light.

"Lord Delchester," he said, "I have only a commoner's ideas of hospitality. Is it in accordance with your sense of honour to decoy and imprison a guest in order to subject him to ill-treatment from a couple of curs like Montague and Hartwell?"

The Marquis was unperturbed.

"My dear Mr. Pratt," he replied, "conduct which would perhaps not commend itself to you, with your more limited outlook, has been hallowed to the members of my family by the customs of a thousand years. The great Roderick Currie, my grandfather many times removed in the direct line, invited here once seven lairds of the neighbouring country for some marriage celebrations. You will find their initials carved somewhere near the right-hand window. Four of them escaped with the loss of half their estates. The remaining three, I regret to say, were unreasonable. Two of them were drowned and one was stabbed."

"What are the terms of my release?" Jacob demanded.

"It is not within my province to discuss financial details," the Marquis answered stiffly. "Mr. Montague will probably visit you during the day. I bid you good morning."

CHAPTER XXI

Jacob watched the departure of his host, through a slit in the wall, with fascinated eyes. First of all he saw him paddle across the channel to the other side, secure the boat and pause to light a cigarette. Afterwards, on his way back to the Castle, he entered the walled gardens, plucked a peach from the wall and ate it. Finally he disappeared down one of the yew-bordered walks. The house still seemed wrapped in slumber. Jacob took stock of his surroundings. The walls which, to judge from the slits, were about three feet thick, were of rude granite. There was no fireplace, no chair, no furniture of any sort. The floor was of cold stone. The place in itself was enough to strike a chill into one's heart. One huge aperture looked out upon the open sea, sloping down towards it. The other, much narrower, commanded a view of the house. There was nothing else to discover. He counted his cigarettes and found sixteen, with an ample supply of matches. He lit one, and, taking off his coat for a seat, sat upon the floor and leaned back against the wall.

In about two hours and a half the house began to show some signs of life. In about three hours, Jacob's heart gave a little jump as he saw Lady Mary scramble down the little piece of shelving beach and examine the rope by which the boat was secured. She lifted one of the oars, which was still wet, and then without hesitation turned and hurried back to the house. In less than half an hour, he saw her mounted on a rough but useful-looking pony, cantering down the drive. Somehow or other, she seemed to him, even at that moment, like a messenger of hope. An hour later, Montague and Hartwell came strolling down, smoking huge cigars. The latter unfastened the rope and paddled clumsily across. A few minutes later, Jacob heard the turning of the keys in the lock of the outer door and their footsteps ascending the stairs. Montague peered in through the bars. A little cloud of tobacco smoke blew into the place.

"Well, Jacob, my Napoleon of finance, how goes it?" he enquired lightly.

"If you 'll step inside for two minutes, I 'll show you," Jacob answered.

Mr. Dane Montague chuckled.

"I have never graduated in the fistic arts myself," he confessed. "Besides, once bit, twice shy, you know. We are going to put this little thing through without any unnecessary risk."

"What is it?" Jacob demanded. "Money?"

"Money comes in all right," Hartwell muttered

from behind, in an evil tone, "but I guess there 's something more than that coming to you before you quit, Pratt."

"Why don't you come in and give it me, then?" Jacob asked. "You 're a bigger man than I am, by a long way."

"We 're going to wait a bit," Hartwell retorted with a chuckle. "You 've been living a little high, Jacob Pratt. We think your system wants lowering."

"You 're not talking business yet, then?"

"Not just yet, my dear friend," Montague interposed. "It seems a shame to have taken a dislike to so amiable a gentleman, but the fact remains that we do not like you, Joe Hartwell and I. Once or twice you have been too clever for us. We want to linger over the time when we are just a little too clever for you. So au revoir, Jacob Pratt, until after lunch."

They came again after lunch, redolent of food and drink and tobacco.

"What about a cold chicken and a pint of Mumm, eh?" Montague suggested through the bars.

"Go to hell!" Jacob, who had forgotten his early breakfast and liked his meals regularly, retorted.

They indulged in a few other pleasantries, which Jacob cut short with an abrupt question.

"How long is this tomfoolery going on?" he demanded. "What 's the end of it all going to be?"

Montague, with his unpleasant, leering face, was pushed away from behind the grating. Hartwell took his place.

"You 're going to be paid out for that upper cut you gave me, for one thing," he announced. "We 're going to wait until you 're tamed, and then you 're going to be thrashed within an inch of your life. After that, there 's a little estate of the Marquis's round here you might like to buy. We 've got the agreement all drawn out."

"And after that," Montague shouted, "God knows what will happen to you!". . .

The afternoon wore on. Towards five o'clock, Jacob, who was sitting in a corner, holding his head, was conscious of a strange sound from seawards. He hurried over to the other window. In a little dinghy, tossed like a cork by the heavy swell, he could see Lady Mary, in an exceedingly becoming bathing dress, trying to balance herself with an oar against the side of the precipitous cliff.

"Are you in there?" she called out.

"Hullo!" Jacob answered. "I should think I was!"

She leaned down and picked up a sea-fishing rod. Jacob was terrified as he saw her swaying backwards and forwards.

"Be careful!" he shouted.

"I 'm all right," she assured him. "If I get a ducking, don't be afraid. I 'm out for a swim, any-

way. If I can cast inside the opening there, can you reach it? "

"If it 's anything to eat, I will," he promised.

"Here goes, then!"

At the fifth or sixth attempt, a package, wrapped in oilskins, landed inside the aperture. Jacob, lifting himself from the floor, reached it at once, undid the fastening, and sent the line clear.

"Don't go away," she cried. "There 's whisky coming."

"Angel!" he shouted.

"May take me some time," she called back. "I 've had to take out a joint of the rod to carry the weight."

At the third attempt, a couple of flasks, tied together, came clattering into the aperture. Jacob pounced upon them with joy.

"There 's some water there," she told him. "Throw all the paper away. I 'll be round again in the morning before any one 's up, at about five o'clock. Don't let them scare you. I 'm doing things."

"Bless you!" he called out.

"Do you like this bathing suit, or do you prefer the one I wore yesterday? "

"You look divine," he answered. "So do these beef sandwiches."

"What luck those apertures slope downwards," she said, "or you could n't see me! "

"The luck of my life," he agreed, with his mouth full.

"Do you know why they do slope downwards?" she asked.

"No idea."

"So that prisoners, when they get tired of it, can roll down into the sea."

"I shan't be tired of this for a long time," he assured her.

There was a pause. Jacob ceased eating for a moment to gaze with admiration at the girl in the boat, carried up and down by the swell, but balancing herself always with an amazing confidence.

"I say, I 'm awfully sorry about this," she called up.

"Seems a trifle feudal," he replied. "What will be done with my remains?"

"You eat your sandwiches and don't worry," she insisted. "I told you I was doing things. If they get violent, I 'll take a hand. — I 'll have to get back unless I want to be swamped.". . .

Jacob ate half his sandwiches, drank a good deal of whisky and water, and took a little exercise. He then had a nap, woke up and finished his sandwiches with an amazingly good appetite, had another whisky and water and thrust the flask into his pocket. He lit a cigarette, doubled up his coat, and was lounging against the wall when he heard the key once more turn in the lock of the downstair door. There was the

sound of ascending footsteps, and presently Montague's glittering shirt front appeared through the grating. Joe Hartwell again was by his side. They peered in.

"Cheerio!" Jacob exclaimed.

Montague was a little taken aback.

"You 're bearing up pretty well," he observed.

"What have I got to bear up about?" Jacob demanded. "I 've just had a damned good meal."

Montague regarded his prisoner with a gleam of admiration in his face.

"You 're a well plucked 'un, Pratt," he observed. "What a saddle of mutton we 've just had for dinner!"

"Nothing to the sirloin I 've just had," Jacob rejoined.

Hartwell pushed a flask of water and a hunk of bread through the grating.

"Here," he said, "do you feel like giving a tenner for a whisky and soda?"

"I 'm not thirsty, thanks," Jacob replied, collecting his supper. "These will make an excellent meal for me."

"He 's a little wonder," Montague muttered.

"Nothing to be done with him to-night," Hartwell growled. "Let 's leave the little blighter."

Jacob slept amazingly well. He was awakened by the sound of a soft and insistent whistle below. He sprang up and looked through the aperture. The

wind had dropped in the night. Eastwards were long bars of amber and mauve, piercing the faint mist. Below, Lady Mary scarcely rocked in her boat.

"Well, dear guest," she called up, "how was the spare-room bed?"

"Hard," he admitted. "Never mind, I 've slept like a top."

"Listen," she continued. "It 's such a wonderful morning that I 've brought you quite a stock. No one comes in the room, do they?"

"They dare n't," Jacob answered tersely.

"I 'm sending you up some nails and string. What you can't eat or drink now, you can let hang down. And listen. I 'm sending you something else up. Don't use it unless they get brutal."

"They 're waiting for me to lose strength!" Jacob chuckled. "I never felt so fit in my life. How high is it from this window?"

"Thirty feet."

"Why should n't I make a dive for it?" he suggested.

"Because there are sunken rocks everywhere around," she replied. "I could n't get here myself unless I knew the way. Now, then, get ready."

One by one, a flask of coffee, two packets of sandwiches, a small box of nails and some string reached him, and last of all a small revolver, fully charged.

"Got everything?" she asked.

"Rather!" he answered. "How is your hospitable father?"

"A little impatient," she answered. "He is going to sell you a couple of thousand acres of moor and a tumble-down manse for thirty thousand pounds."

"Is he?" Jacob asked. "Shall I be able to wear kilts and have a bagpipe man?"

"There are no feudal rights," she told him. "Besides, I don't think you 'd look well in kilts."

"Well, there is n't going to be any thirty thousand pounds," Jacob declared.

She took out her oars.

"I hope some day you 'll make up to me for all this," she said. "I seem to spend the whole of my time looking after you."

"If it were n't for that fellow Maurice!" Jacob called after her, as she disappeared.

They left him alone that day until after luncheon, and Jacob began to find the time hang heavily upon his hands. There was very little to watch except the wheeling seagulls, now and then a distant steamer, and the waves breaking upon the crag-strewn shore. Through the landward aperture, the great house all through the long, sunny morning seemed somnolent, almost deserted, but towards luncheon time a motor-car arrived from the direction of the station, containing a single passenger. About half an hour later three men came down the shingle, stepped into the boat and paddled across towards the tower, —

Montague, Hartwell, and a brawny, thickset companion dressed in a rather loud black-and-white check suit and a cap of the same material. Jacob sat facing the door with his hand behind his back. Some slices of bread and a bottle of water were pushed through the grating, as before. Then Montague's face appeared, sleek and smiling, with a new glitter of malevolence in the beady eyes.

"What about luncheon to-day, Jacob?" he demanded. "A small chicken pie and a cold sirloin of beef, eh, with lettuce and tomato salad, and half a stilton to follow. A glass or two of port with the cheese, if you fancy it."

Jacob shook his head.

"I 've done better than that," he replied. "I 've had *pâté-de-foie-gras* sandwiches and a pint of champagne. I wish you fellows would n't disturb my after-luncheon nap. I 'd much rather you looked in about tea time."

Hartwell dragged his companion to one side and pressed his own clean-shaven, pudgy face against the bars.

"Say, Jacob Pratt," he began, "just put that bluff away for a moment, if you can. I want a word with you."

"There is nothing to prevent it," Jacob assured him. "I am an earnest listener."

"You fancy yourself some as a boxer, don't you?" queried Hartwell.

"You ought to know what I can do," Jacob answered, with a reminiscent smile.

Hartwell's face darkened.

"Curse you, you little pup!" he muttered. "Anyways," he went on, "you won't be quite so flip with your tongue in half an hour's time. We 've a gentleman here from Glasgow come down to amuse you. Like to have a look at him?"

The door was opened and closed again. The man in the black-and-white check suit entered. Seen at close quarters, he turned out to be a very fine specimen of the bull-necked, sandy-haired prize fighter. He came about a yard into the place and stood grinning at Jacob.

"Like an introduction?" Hartwell continued. "Shake hands with the Glasgow Daisy, then — Mr. Jacob Pratt."

Jacob looked the newcomer up and down.

"To what am I indebted," he asked, "for this unexpected pleasure?"

The Glasgow Daisy grinned again, until his face seemed all freckles and flashing white teeth.

"Guv'nor," he announced, "I 've got to give you a hiding, but I 'd never have taken the job on if I 'd known you were a bantam weight. Better come on and get it over. I shan't do more than knock you about a bit."

"I don't think you 'll even do that," Jacob replied, without moving.

The man solemnly took off his coat, unfastened his collar and tie and turned up his shirt sleeves as though he meant business.

"Come on, guv'nor," he invited, making a feint in Jacob's direction. "I won't hurt you more than I can help."

Jacob withdrew his right hand from behind his back, and the little revolver which he was holding flashed in a glint of sunshine.

"I 'll give you till I count ten to get outside," he said.

The man promptly abandoned his sparring position and turned towards the grating.

"'Ere," he called out truculently, "see that, guv'nor?"

"Don't be afraid," Hartwell rejoined. "It is n't loaded."

The prize fighter took a step forward.

". . . ten," concluded Jacob, who had been counting all the time.

There was a sharp report and a yell of pain. The prize fighter, hopping on his right leg and holding his left ankle, seized a bar of the grating.

"If you don't let me out, you b — y b — s, I 'll pound you both into a jelly!" he shouted. "I 've a damned good mind to do it now! This 'll cost you five hundred quid, this will! If I can't fight next Tuesday, it 'll cost you a thousand. Open the b — y door!"

They let him out, and Jacob, through the aperture, watched the three men make slow progress to the boat, one on each side supporting the Glasgow Daisy, whose language the whole of the way was vociferous and obscene. Afterwards Jacob once more found time hanging heavily upon his hands. He sharpened his penknife and commenced to carve his initials on the wall. There were no signs of Lady Mary or any other visitors until after dinner. Then the Marquis came slowly down from the castle, paused to light a cigarette when he reached the boat, and paddled himself over, looking around all the time with the air of one enjoying the scenery and the beautiful evening. Finally he climbed the stone stairs and presented himself at the other side of the grating.

"Mr. Pratt," he said, "I am sorry that you did not appreciate our friends' little effort to provide you with some amusement in the way of your favourite sport."

"Thank you," Jacob replied, "I don't fight professional heavyweights."

"I am afraid," the Marquis observed with a sigh, "that this particular heavyweight will not be in fighting trim again for some months. A heavy responsibility for you, Mr. Pratt."

Jacob smiled.

"I did n't engage him," he said.

"In a sense, perhaps, you did not," the Marquis admitted, "but yours appears to be the hand which

maimed him. The Glasgow Daisy, as I believe he is called in pugilistic circles, appears to be a person of considerable determination, not to say obstinacy. He declines to leave the Castle until he has received at least five hundred pounds on account of his injury. I left him arguing the matter with Mr. Montague. The interview promised to be a stormy one."

Jacob laughed softly.

"I hope he gives them both a hiding," he remarked.

The Marquis coughed, and, coming a little nearer to the grating, scrutinised Jacob with some surprise.

"You seem to be keeping very fit," he observed.

"Doing me a lot of good, this change of diet," Jacob assured him. "We all eat too much."

"Nevertheless," the Marquis proceeded, "we feel that it is time our little enterprise was ended. I have a fancy to have you for a neighbour, Mr. Pratt."

"Very charming of you," Jacob replied. "So far as I have seen anything of the country around, I like it."

"That," the Marquis rejoined, "simplifies matters. The Lasswade Moor Estate, adjoining mine, is yours for fifty thousand pounds. I have the agreement in my pocket. To-morrow the price will be fifty-five thousand, and the next day sixty thousand."

"When can I inspect the property?" Jacob asked.

The Marquis coughed.

"I fear," he replied, "that there will be no opportunity for anything of that sort. You must take my word for it that the land which, although fortunately unentailed, has been in the possession of my family for centuries, is in every respect desirable."

"Moorland and boulder-strewn heath, I suppose?" Jacob queried.

"It possesses the characteristics of common land," the other admitted. "It would make an excellent golf links."

"Nothing doing," Jacob decided. "When I buy an estate, I shall want a house with it."

"A mansion suitable to your requirements could easily be built."

Jacob shook his head.

"The idea of building a modern house in such a spot," he said, "distresses me."

"I understand, then, that you decline to purchase my property?" the Marquis asked regretfully.

"In toto and absolutely," was the firm reply. "In other words, I am not having any."

"In that case," the visitor announced, after a brief pause, "it is my somewhat painful duty to tell you that we have decided to stop your daily supply of bread and water. You thrive too well on it."

"Just as you like," was the careless rejoinder. "I can do with or without food."

The Marquis contemplated his guest for several moments in silence.

"You will permit me to say, Mr. Pratt, that your courage moves me to the profoundest admiration," he declared at last. "I trust that after this little business negotiation is concluded, I shall have the privilege of your friendship for many years to come."

"You're rather boring me," Jacob told him mildly. "I want to get on with my initials. I'm doing them in Old English."

"I should be sorry to interfere with so courteous a duty," the Marquis replied — and departed.

CHAPTER XXII

From that time onward, notwithstanding Jacob's unbroken composure, time began to hang heavily. Towards evening, he pulled up one of his strings and found sandwiches and whisky enough to keep him going. He received no more visitors, friendly or otherwise, and he listened in vain until nightfall for the sound of Lady Mary's boat. In the morning, however, he was awakened early by the sound of her whistle below. The room was half full of grey mist. Leaning out of the aperture, he could scarcely distinguish her form as she stood up in the boat, and in the distance he could hear foghorns from passing steamers blowing.

"How are you?" she asked anxiously.

"Right as a trivet," he assured her. "Wish I had a mirror, though, to see how I look in a beard."

She scrutinised his appearance and laughed softly, balancing herself easily against the oar which she had stretched out to the side of the tower. The moisture of the sea was upon her face and hair. A very be-

coming *peignoir* imperfectly concealed her bathing dress.

"I never realised before what a spick-and-span person you were," she observed. "You are beginning to look a little dishevelled, are n't you? Would you really like me to bring you a mirror and some shaving things?"

"Are you beginning to make fun of me?" he asked, leaning a little farther out.

She shook her head, and he realised suddenly that there was a note of tragedy underneath her assumed cheerfulness. He went on talking desperately, trying not to notice the quiver of her lips.

"Because if you are I shall slip down and do my famous dive act. I don't believe in your sunken rocks."

"I forbid you to try," she said firmly.

"I am in your hands," he acquiesced.

"I could n't come last night," she explained. "That beast of a Montague watched me all the evening. — Now let me get your breakfast up, in case we are interrupted."

There followed five minutes of the new sport, after which Jacob found himself with a thermos flask filled with coffee, a packet of hard-boiled eggs, and more sandwiches.

"I should think that ought to see you through," she said. "Things will probably happen to-day."

"What sort of things?" he demanded eagerly.

She shook her head.

"I shan't tell you anything! Only I 'm doing my best."

He leaned a little farther out of the aperture.

"You 're an amazing person," he declared. "I can't tell you, Lady Mary, how grateful I feel to you. You 've enabled me to keep my end up. I should have hated being robbed by those blackguards — Hartwell and Montague, I mean," he concluded hastily.

She sighed.

"Really, I have been rather unselfish," she ruminated. "I suppose we should all have been quite flush for a month or two if this little adventure had come off."

"Adventure?" Jacob repeated dubiously.

"That 's just how it seems to father," she continued. "I suppose you wonder I 'm not more embarrassed when I speak about him. I 'm not a bit. As he remarked himself, he 's only trying to modernise the predatory instincts of a governing clan."

"That 's how he looks at it, is it?" Jacob murmured.

She nodded.

"It 's in the atmosphere up here."

"How 's the Glasgow Daisy?" he enquired, after a moment's awkward pause.

"Broken ankle," she told him. "They 're in a terrible state. He 'll have to cancel all his fights, and I heard Mr. Montague say last night that it will

cost them the best part of a thousand pounds to settle with him. . . . Listen!"

A moment's silence, then Lady Mary settled down to her oars.

"Voices!" she exclaimed. "I 'm off."

Jacob looked through the aperture on the landward side and saw pleasant things. First of all, through the mist, loomed up the figure of Montague, approaching at the double. Behind came Felixstowe, rapidly gaining upon him.

"Hi, you," the latter cried, as Montague stooped to unfasten the boat, "let that rope alone!"

Montague turned around and hesitated. His pursuer stood by his side.

"I 'll relieve you, my pretty fellow," he said. "Hand over the key of the tower. Come along, now. Three seconds."

Montague contemplated Felixstowe's somewhat weedy but not unathletic form, exceeded the time and fell with his head in the water. His assailant took the key from his pocket as he staggered to his feet, unfastened the rope and paddled across the channel. A moment later there were hasty steps upon the stone stairs and the door with its iron grating was unlocked. Jacob advanced to meet his friend.

"Jacob, old thing!"

"Felix! By Jove, I 'm glad to see you!"

The two men shook hands. There was a moment's silence, a slightly dubious atmosphere. Welcome

though it was, Felixstowe's intervention had its embarrassing side.

"You 're looking pretty fit, old chap, except that you need a barber," the latter remarked.

"Thanks to Lady Mary," Jacob told his deliverer. "She 's been feeding me with a fishing rod from the seaward side."

"Good little sport! It was she who sent me the telegram — put me up to the game, in fact. I warned you, Jacob."

"I did n't exactly expect to meet Mr. Montague up here!" was the somewhat grim reply.

"Most likely spot in the United Kingdom! — Shall we beat it? Got a car waiting, and we can catch the morning train from the junction if we hurry."

They descended the steps in silence, and Jacob drew a little breath of relief as they entered the boat. Montague was sitting upon the sands with both hands pressed over his eye, as they landed. He shrank back when he saw Jacob.

"What 's become of the other one?" Jacob enquired.

"Your man Dauncey came up with me," Lord Felixstowe explained. "I rang him up directly I got Mary's telegram. We met Hartwell just starting to follow Montague. I hung round long enough to see that he was getting what he deserved, and then I came on."

They met a triumphant Dauncey, a moment or two later.

"Given him his gruel?" Lord Felixstowe asked pleasantly.

"He 's lying in the blackberry bushes," was the grim reply.

They approached the front door, where the motor-car was standing. The Marquis strolled out to meet them, with a pleasant smile. He was entirely free from embarrassment and he addressed Jacob courteously.

"Mr. Pratt," he said, "the fortune of war has changed. Breakfast is served in the dining room. Might I suggest a bath and a shave?"

Jacob lost his head.

"You damned rascal!" he exclaimed.

The Marquis's eyebrows were slightly elevated. Otherwise he was unmoved.

"My dear sir," he rejoined, with a gently argumentative air, "of course I am a rascal. Every one of my family, from the days of the Highland robber who founded it, has been a rascal. So are you a rascal, when the opportunity presents itself. We all fight for our own hand in varying ways. A touch of my ancestry has evolved this little scheme, whose lamentable failure I deplore. A touch of your ancestry, my dear Mr. Pratt, would without a doubt induce you to dispose of some of those wonderful oil shares of yours in a hurry to a poorer man, if you

thought their value was going to decline. Just now I am faced with failure. I do not lose my temper. I offer you freshly broiled trout, a delicious salmon, some eggs and bacon, and hot coffee."

Jacob looked at Lord Felixstowe, and Lord Felixstowe looked at him. Up from the landing stage came Lady Mary, singing gaily.

"What about it, old dear?" Felixstowe asked. "We can catch the eleven-twenty."

"Call it tribute," the Marquis suggested ingratiatingly, "the tribute of the beaten foe. My servant shall attend you at the bathroom, Mr. Pratt. Do not keep us waiting longer than you can help. And remember, between ourselves — between gentlemen — not a word about the matter to the Marchioness or Lady Mary."

Breakfast at the Castle was a sufficiently cheerful meal, chiefly owing to the efforts of Jacob and the Marquis. Mr. Dane Montague came limping past the windows but made no attempt to join the party. Hartwell was reported locked in his room, and the Marchioness, who came a little late, seemed utterly unaware that anything unusual had happened.

"So glad to see you back again, Mr. Pratt," she murmured. "I trust that you enjoyed your visit to your friends."

"You are very kind," Jacob replied, a little staggered.

"Mr. Pratt brings us bad news," the Marquis in-

tervened suavely. "He is compelled to return to London this morning."

"Mary will be very disappointed," the Marchioness observed. "She has been so looking forward to some more tennis."

"If Mr. Pratt felt able to reconsider his decision," her husband began —

"Impossible!" Jacob interrupted curtly. "There are considerations," he added, "which I cannot altogether ignore."

"Bit of an exodus, I should imagine," Felixstowe remarked. "Our friend Mr. Hartwell was just ringing for a Bradshaw as I came down."

"It is so difficult to amuse guests before the shooting begins," the Marchioness sighed.

Dauncey ate his breakfast in almost stupefied silence. He found himself alone with Jacob for a moment in the hall afterwards.

"Have we all gone mad, Jacob?" he asked. "Or have you developed an hysterical sense of humour? Why have n't we locked the old man up and sent for the police?"

"It 's the young 'un," Jacob explained. "I like 'em both. Besides, what 's the use of making a fuss? You 've punished Hartwell, Felixstowe has settled with Dane Montague, and they 've the Glasgow Daisy to deal with between them."

"It 's the old man I can't understand," Dauncey confessed. "He sits there like a lay figure of cour-

tesy and kindliness. To listen to him, one would believe that he would rather die than have a guest ill-used."

Their host himself, accompanied by his son, came suddenly out of the breakfast room. For the first time, the former appeared discomposed. He came at once to Jacob and addressed him without preamble.

"Mr. Pratt," he said, "I have only this moment properly understood the very disgraceful and unworthy attempt on the part of my two other guests to carry out a scheme of private vengeance upon you whilst subject to the incarceration necessitated by my plans."

"You are referring," Jacob observed coldly, "to the affair of the Glasgow Daisy?"

"I beg, sir," the Marquis continued, "that you will acquit me of all complicity in that most unwarrantable and improper attempt to inflict punishment upon you. For your incarceration I accept the responsibility. That you were kept short of food was a natural adjunct to our enterprise. The other branch of the affair, however, humiliates me. I regret it extremely. I tender to you, Mr. Pratt, my apologies."

Jacob bowed.

"I am very glad to hear," he said, "that you were not a party to the most brutal portion of the plot. At the same time, to be quite frank with you, Marquis, I should have expected from you some expression of regret for your rather serious breach of hospitality.

It is surely not a slight thing to starve and imprison an invited guest with the view of extorting money from him."

The Marquis smiled tolerantly.

"The matter presents itself to you, naturally, Mr. Pratt, in a distorted light," he observed. "I am quite sure that if I had been brought up in your environment, your point of view would be mine. You must remember, however, that we are now upon the soil where my forefathers for many generations kept together a great army of dependents by exacting tribute from those more richly endowed with this world's goods. If you will look closely around you, Mr. Pratt, you will see that even the Castle, which has been the property of my family for seven hundred years, is sadly in need of repair. We lack too many modern conveniences. My garden wall needs fresh buttresses, an engine house is necessary to pump water from the well — in short, the estate needs money. Not having it, I can only adopt the general principle which is common to all mankind. I endeavour to procure it from others."

"The prisons of England," Dauncey remarked, "are filled with temporary visitors who have imbibed the same ideas."

The Marquis gazed at Dauncey as though confronted by some new sort of natural curiosity to whose appearance in the world he was inclined to extend a mild but unenthusiastic welcome.

"You have more apprehension than your friend, I am sure, Mr. Pratt," he said. "If you will excuse me, I will see that the arrangements for your departure are in progress.". . .

It seemed to Jacob that Lady Mary was keeping purposely out of his way. At a few minutes before the time for their departure, she appeared, however, and drew him to one side down one of the garden walks.

"Mr. Pratt," she said, "I don't know what you 're thinking of all of us."

"I know what I 'm thinking about one of you, at any rate," he declared gratefully. "I should have been most unhappy if I had been compelled to leave without thanking you from the bottom of my heart for your kindness."

"I am more thankful than I can tell you that I was able to do what I did," she assured him earnestly, "and I want you, if you can, to set that as much as possible against my father's shocking breach of the laws of hospitality. Only he can't help it, poor man. He has a whimsical attitude towards life which seems unchangeable."

"I shall forget it," Jacob promised. "Thanks to you, nothing serious occurred."

"There is one thing more," she went on. "Believe me, I am not approaching this in the same spirit as my father, but if by any chance you found yourself able to do anything for Jack — in the shape of

employment, I mean — it would be so good for him and such a relief to me."

"I shall be going to America very shortly," Jacob reflected, "in which case I shall need some one to help me with my correspondence. Dauncey will have to stay at home to look after my interests here."

"That would be wonderful," she declared enthusiastically. "Jack really is n't a fool — in fact he is quite clever in some things — but he does need steadying down, and I 'm so afraid that if nothing happens he will drift into taking life as casually as — as — "

"I understand," Jacob interrupted. "Leave it to me, Lady Mary. Something shall be done, I promise you."

The motor horn was sounding and they turned back. Jacob, notwithstanding the disgraceful treatment which he had received, was conscious of a curious unwillingness to take his place in the car and leave Kelsoton Castle behind him.

"You must let me know," his companion begged softly, "how things go on with you and Miss Bultiwell."

"There will never be anything to tell you," he assured her. "I am becoming quite confident about that."

She smiled at him enigmatically. Her footsteps, too, were lagging.

"Our love affairs don't seem to be prospering, do they?" she sighed.

Jacob leaned a little towards her.

"I should be almost content," —

Dauncey interrupted them a little ruthlessly. He held his watch in his hand.

"This is the only train to-day, Jacob," he broke in, "and Lord Felixstowe says that we shall barely catch it."

Jacob climbed into the car. The Marquis bade them all a punctilious and courteous farewell. Lady Mary waved her hand and swung away down the little path that led to the sea. When Jacob looked back, there was no one standing upon the Castle steps but the Marquis, bland, courteous, a very striking and distinguished figure. So ended Jacob's visit, momentous in more ways than one.

CHAPTER XXIII

With a sigh of relief, Jacob handed his driver to the caddy and watched the career of a truly hit ball down the smooth fairway. There was a little murmur of applause from a hundred or so of onlookers. By that stroke, Jacob had opened the Cropstone Wood Golf Links.

"Pretty certain where your name will come on the handicap list, Mr. Pratt," his opponent observed, after his own somewhat inferior effort.

"If I can qualify for scratch," Jacob replied, as they marched off together, first of twenty-three couples of prize-competing Cropstone Woodites, "one of the ambitions of my life will be gratified."

What really were his ambitions, Jacob wondered, in the pretty little luncheon room at the club an hour or so later, as he resumed his seat amidst a storm of applause, having renounced to the next successful competitor the cup which he had himself presented and won. Upon the handicap sheet the magic letter "Scr." had already been emblazoned opposite to his name, as the result of a very sound sev-

enty-nine on an eighty bogey course. There was scarcely one of his investments which was not prospering. His health was perfect. There were many people leaning upon him, and not in vain, for happiness. He had been obliged to put a limit on the premium which might be paid for houses on the Cropstone Wood Estate, and even then, notwithstanding his unwonted liberality in the matter of a tennis club, golf course and swimming bath, the investment introduced to him in so unpropitious a manner was a thoroughly remunerative one. He had won four first prizes at the Temple Flower Show. His bungalow at Marlingden was the admiration of all the neighbourhood, his flat at the Milan Court the last word in luxury and elegance. And yet there was a void.

He looked out of the windows of the clubhouse at the cottage where Sybil Bultiwell and her mother had first taken up their abode, and his thoughts wandered away from the uproarious little scene over which he was presiding. Called to himself by the necessity of acknowledging a universal desire to drink his health, he looked around the table and realised what it was that he lacked. There were a dozen women present, comely enough, but only in one or two cases more than ordinarily good-looking; they were there because they were the helpmates of the men who brought them, sharers in their daily struggle, impressed with the life duty of sympathy, house-proud a little, perhaps, and with some of the venial

faults of a small community, but — their husbands' companions, the "alter ego" of the man whose nature demands the leaven of sentiment as the flowers need their morning bath of dew. And Jacob still lived and was alone. On his right sat the proud and buxom mother of the captain of the club, a young bank clerk; on his left, the wife of the secretary, a lady who persisted in remaining good-looking although she had eight children and but a single nursemaid.

"And only one word more," the secretary concluded, crumpling up the typewritten slips in his hand, wiping the perspiration from his forehead, and trying to convey the impression that the whole of what had gone before had come from his lips as spontaneously as these last few words. "I ask you, ladies and gentlemen, to drink the health of our president and generous benefactor, Mr. Jacob Pratt, and when we all meet again next year, as a married man I have only one wish to add to those which we have already expressed, and that is that there may be a Mrs. Jacob Pratt to share in his pleasures, his triumphs, and, if by any evil chance he should ever have any, his sorrows."

There were rounds of applause. Every one stood up and held out their glasses towards him, and Jacob was forced back again into this very real world of men and women made comfortable in their daily lives by his efforts. He said his few words of thanks

simply but gracefully and, in accordance with the programme of the day, they trooped out afterwards to the lawn in front of the freshly plastered clubhouse and drank their coffee at small round tables, looking down the course, discussing the various holes, and making matches for the next Saturday afternoon and Sunday. A girl at the adjoining table leaned over and asked him a question.

"Do you know what has become of the Bultiwells, Mr. Pratt?" she enquired.

"Mrs. Bultiwell, I believe, went to stay with some relatives in Devonshire," he replied. "The last I heard of Miss Bultiwell was that she had taken a position as governess somewhere near Belgrave Square."

"A governess!" his questioner repeated. "Fancy her not being married! Don't you think she's awfully pretty, Mr. Pratt?"

"I do," Jacob agreed.

"And so good at tennis, too," the girl continued. "I wish she'd come back."

"Quite a tragical story, her father's death," a man at the same table observed. "I don't know whether you ever heard about it, Mr. Pratt. He was a leather merchant in a very large way in the city, but got into difficulties somehow. His one hope was that a friend who had a lot of money would come into partnership with him. It seems that the friend not only refused to do so when the moment came, but was

rather rough on poor old Bultiwell about the way he had been conducting his business — so much so that he blew out his brains in the office, an hour or so after their interview."

"How brutal of the friend!" the girl observed. "He might have let him down gently. You would n't do a thing like that, would you, Mr. Pratt?"

Jacob opened his lips to tell the truth, but closed them again. After all, why should he say a single word to mar the pervading impression of good-heartedness and happiness? The man was so anxious to improve his acquaintance with Jacob; the girl, who had moved her chair as though unconsciously a little closer to his, even more so. He met the smiling question in her eyes a little gravely but with no lack of friendliness.

"One never knows quite what one would do under certain circumstances," he said. "If Mr. Bultiwell, for instance, had tried to deceive his friend and had been found out, I imagine it is only fair that he should have heard the truth."

"He must have been told it in a cruel way, though, or he would never have committed suicide," the girl persisted. "I am quite sure that you could n't do anything in a cruel way, Mr. Pratt."

"I am going to be cruel to myself, at any rate," Jacob replied, "and go over and start those foursomes."

Jacob rose to his feet. The girl's look of disap-

pointment was so ingenuous that he turned back to her.

"Won't you come with me, Miss Haslem?" he invited.

She sprang up and walked gladly by his side, chattering away as they stood on a slight eminence overlooking the first tee, using all the simple and justifiable weapons in her little armoury of charms to win a smile and a little notice, perhaps even a later thought from the great man of the day whose wealth alone made him seem almost like a hero of romance. She was a pleasant-faced girl, with clear brown eyes and masses of hair brushed back from her forehead and left unhandicapped by any headgear to dazzle the eye of the beholder. Her blouse was cut a little low, but the writer of the young ladies' journal, who had sent her the pattern, had assured her that it was no lower than fashion permitted. Her white skirt was a little short, and her stockings were very nearly silk. She was twenty-two years old, fairly modest, moderately truthful, respectably brought up, but she was the eldest of four, and she would have fallen at Jacob's feet and kissed the ground beneath them for a sign of his favour. Jacob, with the echoes of that tragic story still in his ears, wondered, as he stood with his hands behind his back, whether in those few minutes, when he had taken his meed of revenge, he had indeed raised up a ghost which was to follow him through life. More than anything in the world,

what he wanted besides the good-fellowship of other men was the love and companionship of a wife. Was his to be the dream of Tantalus? Here, young womanhood of his own class, eager, sufficiently comely, stood striving to weave the spell of her sex upon him, with a lack of success which was almost pitiable. It was the selective instinct with which he was cursed. Something had even gone from the sad pleasure with which he used to be able to conjure up pictures of Sybil. It was almost as though the thought of her had ceased to attract him, and with the passing of the spell which she had laid upon him had come a passion as strong as ever for her sex, coupled with hopeless and glacial indifference to its human interpretesses. The girl began to feel the strain of a monosyllabic listener, but she had the courage of a heroine. She clutched her companion's arm as her father topped his drive from the first tee. As though by accident, her fingers remained on Jacob's coat sleeve.

"Poor dad!" she sighed. "Did you see him miss his drive? He 'll be so disappointed. He used to play quite well, but that wretched City — he does n't seem to be able to shake it off, nowadays. I wonder why it 's so difficult, Mr. Pratt," she added, raising her eyes artlessly to his, "for some people to make money?"

"We have n't all the same luck," Jacob observed.

"Dad rushes home on Saturdays so tired," she

went on, "and then wonders why he plays golf so badly, wonders why mother is n't always cheerful, and why we girls can't dress on twopence a week. Why, stockings alone," — she lifted her foot from the ground, gazed pensively at it for a moment and then suddenly returned it. Her ankle was certainly shapely, and the brevity of her skirts and a slight breeze permitted a just appreciation of a good many inches of mysterious white hose. "But of course you don't know anything about the price of women's clothes," she broke in with a laugh. "I hope you don't mind my hair looking a perfect mop. I never can keep it tidy out of doors, and I hate a hat."

Jacob patiently did his best.

"I like to see girls without their hats when they have hair as pretty as yours," he assured her, "and some day or other you must play me a round of golf for a dozen pairs of stockings."

"Would n't I just love to!" she exclaimed with joy. "Now or any other old time! I warn you that I should cheat, though. The vision of a dozen pairs of stockings melting into thin air because of your wonderful play would be too harrowing. — What on earth is that?"

Jacob, too, was listening with an air of suddenly awakened interest. Up the hill came a black speck, emitting from behind a cloud of smoke and punctuating its progress with the customary series of explosions.

"I do wish I had a two-seater," the girl sighed.

"I rather believe it 's some one for me," Jacob said, stepping eagerly forward.

The girl remained by his side. Felix brought the car to the side of the road which wound its way across the common, shook the dust from his clothes and waved his hand joyously to Jacob.

"Forty-seven minutes, my revered chief!" he exclaimed, as he approached, waving a missive in his hand. "See what it is to have some one amongst your bodyguard who can perform miracles!"

"What have you brought?" Jacob asked.

"A cable! Dauncey thought I had better bring it down."

Jacob read it, and read it over again. It was a dispatch from New York, handed in that morning:

Regret to say your brother seriously ill. Should be deeply grateful if you would expedite your proposed visit. Am urgently in need of advice and help. Please come Saturday's steamer if possible.

Sydney Morse, Secretary.

Jacob folded up the dispatch and placed it in his breast pocket. Then he suddenly remembered the girl.

"Felix," he said, "let me present you to Miss Haslem. Lord Felixstowe — Miss Haslem."

The two young people exchanged the customary greetings. The girl began to apologise for her hair.

Her cup of happiness was very nearly filled. And then Jacob dashed it to the ground.

"I want you to take me back to town as soon as you 've had a drink," he intervened, addressing the young man. "We sail for America to-morrow."

CHAPTER XXIV

Felixstowe carefully concluded the enfolding of Jacob's outstretched form in an enormous rug, placed a tumbler of soda water and some dry biscuits within easy reach of him, and stepped back to inspect his handiwork.

"A bit drawn about the gills, old top," he remarked sympathetically. "How are you feeling now?"

"Better," Jacob murmured weakly. "And kindly remember that I am your employer, and don't call me 'old top.'"

"Sorry," was the cheerful reply. "One has to drop into this sort of thing by degrees. I 've a kind of naturally affectionate disposition, you know, when I 'm with a pal."

"Get your typewriter and practise," Jacob directed. "I 'll try and give you a letter."

"So to the daily toil," the young man chanted, as he turned away. "I 've got the little beauty in the saloon."

Jacob groaned and closed his eyes, for the motion

of the steamer, two days out of Liverpool for New York, still awoke revolutionary symptoms in his interior. Presently Felixstowe returned, carrying a small typewriter. He arranged himself in the adjoining chair, drew up his knees, took out the typewriter from its case, and, with his pipe in the corner of his mouth, sat waiting.

"Ready," he announced.

"Oh, damn!" Jacob groaned. "Write a letter to yourself."

"I 'll write a line to you," the young man suggested soothingly.

He attacked his task very much as a child trying to spell out "The Bluebells of Scotland" on a piano with one finger. In a few minutes, with an air of pride, he drew out the sheet and passed it to his companion. Jacob stretched out a feeble hand and read listlessly.

Dear Mr. Pratt,

I believe that a couple of dry Martini cocktails would do us both good.

Faithfully yours,
Felixstowe.
Sec. (Very sec!)

A weak smile parted Jacob's lips and he grunted assent. Felixstowe exchanged cabalistic signs with the deck steward, and in due course the latter appeared with a couple of glasses filled with frosted

amber liquid. Jacob hesitated for a moment doubtfully.

"Try mental suggestion," the young man advised, looking lovingly at his glass. "Put it where the cat can't get it and say to yourself, 'This is going to do me good.' Cheerio!"

Two empty glasses were replaced upon the tray. Jacob raised himself a little in his chair.

"I believe I feel better already," he announced.

"Won't know yourself in an hour's time," his companion assured him. "I shall give you a pint of champagne and a sandwich at twelve o'clock, and you 'll be taking me on at shuffleboard after lunch. Hullo, another wireless!"

"Read it for me," Jacob directed.

The young man tore open the envelope and read out the message:

Brother's condition unchanged. Your presence urgently needed. Will meet New York. Morse, Secretary.

"Poor old Sam!" Jacob murmured.

"He 'll pull through, if he 's got your constitution," Felixstowe observed cheerfully. "I 've never seen you under the weather yet."

"That 's because I take care of myself," Jacob said a little severely.

"Great Cæsar's ghost! Hi!"

The young secretary was sitting bolt upright in

his chair. A man and a woman, passing along the deck, turned in surprise at the challenge. The surprise speedily became amazement, and the amazement universal.

"Sybil Bultiwell!" Jacob gasped, forgetting all about his seasickness.

"Maurice Penhaven!" Felixstowe exclaimed. "What in the name of thunder are you two doing here together?"

Sybil, being a woman, was the first to recover herself. She laughed softly.

"We do seem to come across one another in strange places and under strange conditions, don't we?" she said to Jacob. "This, perhaps, is the strangest of all. I am on my honeymoon."

"Married?" Jacob gasped, throwing off his rugs and sitting upright. "But I was going to — you were — oh, damn!"

She made a little grimace and drew him to one side.

"I can guess what is in your mind, Mr. Pratt," she said, "and I want to have a perfectly clear understanding with you. Tell me now, did I ever give you the slightest encouragement? Did I ever give you the faintest reason to hope that I should ever, under any circumstances, be willing to marry you?"

"I can't say that you did," Jacob admitted sadly, gripping at the rail against which they were standing. "I never left off hoping, though."

"Now that I have become unexpectedly a very

happy woman," Sybil went on, with a new softness in her tone, "I will confess that I was perhaps unreasonable so far as regards your treatment of my father."

"Thank God for that, anyhow!" Jacob muttered.

"There were times," Sybil went on reflectively, "when I very nearly admired you."

"For example?"

"When you opened the door of the house in Russell Square for me and calmly took back your notes which I had been to fetch. That was one time, at any rate. But I never had the slightest feeling of affection for you, or the slightest intention of marrying you, however long you waited. Now I am going to tell you something else, if I may."

"Go on, please," Jacob begged, in a melancholy tone.

"I do not think that you have ever been really in love with me. You are rather a sentimental person, and you were in love with a girl in a white gown who walked with you in a rose garden one wonderful evening, and was very kind to you simply to atone for other people's rudeness. It was n't you I was being kind to at all. It was simply a sensitive guest who had been a little hurt."

"I see," he sighed.

"I had no idea," she went on reflectively, "that you were likely to misunderstand. It was one of my father's weaknesses that he sometimes forgot himself

and did not sufficiently consider people's feelings. He was rude to you that night, and I was ashamed and did my best to atone. I had no idea that you were going to take it all so seriously. But I want you, Mr. Pratt," she went on earnestly, " to remember this. It was no real person with whom you walked in the garden that night. It was no real person the recollection of whom you have chosen to keep in your heart all this time, and with whom you have fancied yourself in love. It was just a creature of your own fancy. You are such a kind-hearted person really, and you ought to be happy. Can't you untwine all those sentimental fancies of yours and find some really nice, human girl with whom to bedeck them? There are so many women in the world, Jacob Pratt, who would like to have you for a husband, apart from your money."

" If it were n't for the money — " Jacob began sadly.

She interrupted him with a little peal of laughter.

" Faithless ! " she exclaimed. " I can see that you have some one in your mind already. Don't think too much about your wealth. I am a very ordinary sort of girl, you know, and it did n't make any difference to me. Maurice has n't as many hundreds a year as you have thousands, but I am quite content. Your money may make marriage more possible with a girl who has been extravagantly brought up, but that need n't prevent her really caring for you. So

please cheer up, Mr. Jacob Pratt, and let us all be friends."

They turned back towards the others. The explanation between Lord Felixstowe and his sister's quondam fiancé had been delayed by the intervention of the Captain, who had paused on his daily promenade to say a few words. Felixstowe was just then, however, undertaking his obvious duty.

"Seems to me, young fellow," he said, addressing Penhaven, "that a few words of explanation are due between us two."

"You need n't come the heavy brother," the latter replied. "Your sister and I broke our engagement mutually, some time ago. I can assure you, and she will tell you the same, that her feelings towards me have changed far more completely even than mine towards her."

"Well, I 'm jiggered!" Lord Felixstowe exclaimed.

"Where did you and Captain Penhaven meet?" Jacob asked miserably.

"I used to go in, as you know, and play Lady Mary's accompaniments," Sybil explained. "Captain Penhaven was often there and used to take me home sometimes. From my own observation," she went on, "I can confirm what Maurice has just said about the relations between Lady Mary and himself. For some reason or other she became absolutely indifferent to him about that time."

"So, according to you two, nobody 's got a grievance," Felixstowe observed. "If my new employer 's satisfied — well, I suppose that 's an end of it."

"Your what?" Sybil demanded.

The young man waved his hand genially towards Jacob.

"He 's taken me on as secretary," he announced. "First job, trip out to America to visit sick brother and look after business complications. We 've dealt with weighty affairs already this morning."

"What 's become of your Mr. Dauncey, then?" Sybil enquired.

"I have made him secretary of the Cropstone Wood Estates Company," Jacob told her. "He has my affairs to look after as well while I am away."

A sound familiar to the nautical ears of Lord Felixstowe reached them from the bows of the ship.

"Sun 's over the yardarm," he announced. "How are you feeling now, old — Mr. Pratt?"

"You order," Jacob replied.

It was a moderately cheerful little party who drank the health of the bride and bridegroom. Afterwards, however, Jacob passed a day of curiously tangled sensations. The summons to New York had been too peremptory for him to delay even an hour, but he had sent a note to Miss Bultiwell at the address in Belgrave Square, asking for a few minutes' interview before he left. Naturally he had received no answer. Now he was face to face with absolute and accom-

plished failure in one of the fixed purposes of his life. He was an obstinate person, used to success, — so used to it, in fact, that the present situation left him dazed. His first determination, when success had smiled upon him, had been to marry Sybil Bultiwell. He had never flinched from that purpose. He had even, in his heart, considered himself engaged. Any thoughts which might have come to him of any other woman he had pushed away as a species of infidelity. And now there was n't any Sybil Bultiwell. She was married and out of his reach. He felt that the proper thing for him to do was to go down to his cabin and nurse his broken heart; instead of which he drank champagne for dinner, found a few kindred spirits who liked a mild game of poker, and went to bed whistling at two o'clock in the morning. His young companion, who had won a fiver and was in a most beatific state, came and sat on his bunk whilst he undressed.

"Jacob, my well-beloved," he said, "you are taking this little setback like a hero."

"What setback?" Jacob asked.

"Little affair of Miss Bultiwell," Felixstowe replied, gazing admiringly at Jacob's well-suspended silk socks. "Mary told me all about it."

Jacob sighed heavily.

"Nasty knock for me," he admitted, with a curiously unconvincing note of gloom in his tone.

"And Mary, poor old girl, is in the same boat,"

Felixstowe went on reflectively. "Still, she never cared much for Maurice . . . led him an awful dance, the last few months. And you were head over heels in love with Miss Bultiwell, were n't you?"

"I adored her," Jacob declared, taking a long gulp of the whisky and soda which he had brought in for a nightcap. "Worshipped her," he added, finishing it with much satisfaction.

Felixstowe sighed sympathetically.

"Rotten luck for you, having 'em on board, honeymooning," he observed. "Never mind, keep a stiff upper lip, old thing. Let me know if I can butt in any time on the right side. You 'll perhaps stay in your stateroom to-morrow?"

"Not I!" was the hasty reply. "I shall face it out."

"Hero!" his companion murmured. "Don't you brood over this thing, Jacob. Close your eyes and try and count sheep, or something of that sort. Call me in if you get very melancholy during the night, and I 'll read to you."

"You need n't worry," Jacob assured him. "I have an iron will. And don't be so long in the bath to-morrow morning."

"Tap three times on the door," the young man enjoined, "and I will remember that it is my master's voice."

CHAPTER XXV

They steamed slowly past the Statue of Liberty, early in the afternoon a few days later. Jacob and his young companion were leaning over the rail, watching the great, tangled city slowly define itself through a shroud of mist.

"One good thing about this voyage," the latter remarked sympathetically, "it 's taken your mind off yourself — made you forget your troubles, in a kind of way."

"You mean about poor Sam? "

"I 'm afraid I was n't thinking about your brother," Felixstowe confessed. "I was thinking of the other little affair. Of course, it 's been rather a bad egg for you, so to speak, having her pop up every minute or two, but there 's something about life on one of these great liners — I don't know what it is, but you seem to be able to shove all sorts of things out of your mind, eh? "

Jacob felt for a moment rather ashamed of himself. It was not like him to be inconstant in anything, and he would not for a moment admit that what he had

regarded as the passion of his life had been merely a fantasy. At the same time, he could not ignore the fact that during the last few days he had been conscious of a sense of freedom which was altogether pleasant.

"I have conquered that," he declared proudly. "For me it is finished. You must have observed my indifference at dinner last night. I find myself able to converse with her now without the slightest emotion."

"Fine!" was the enthusiastic rejoinder. "You must have a will of iron. Those things do pull you about a bit, though. I remember an affair of my own with little Kitty Bond — second from the left in the front row of the Gaiety, you know. For three days she was simply dropping sugarplums down my throat, never took her eyes off me all through the show, welcome at any hour to the flat, though mother was in the country visiting the parson uncle — all the usual sort of slush, you know. And then one day some one told her about dad and figured out what my income was likely to be. Little Johnny in the rubber market it was. I shall never forget the night Kitty introduced me and then went off to supper with him in his coupé. Fairly gave me the pip."

"I beg," Jacob said with dignity, "that you will not compare your calf love for a picture-postcard young lady with what might easily have been a great passion."

Felixstowe tapped a cigarette upon the rail and lit it.

"It took me more than three days to get over it, at any rate," he remarked pointedly.

A grave-looking, clean-shaven young man, very neatly dressed and wearing thin, gold-rimmed spectacles, met them as they stepped off the steamer.

"Mr. Jacob Pratt, I am sure?" he said. "My name is Morse — Sydney H. Morse. I am your brother's secretary."

"How is Sam?" Jacob enquired eagerly.

"He is in precisely the same condition of coma," the secretary replied. "The physician says that he may remain so for days."

"Shall I be able to see him?"

"Doctor Bardolf will discuss that with you, Mr. Pratt. In the meantime, one of your brother's servants is here to see after all the luggage and pass it through the Customs, if you will hand him the list. I have a car here for you and — and — "

"My secretary," Jacob indicated. "Mr. Sydney Morse — Lord Felixstowe."

The former, startled for a moment out of his gravity, solemnly shook hands.

"Glad to meet you, Lord Felixstowe," he said impressively. "Welcome to New York."

"I am very glad to be here," Felixstowe observed, as he returned the other's salute in friendly fashion. "Gay little hamlet, what?"

"It 's a city full of interest, sir," the other affirmed.

"You 'll have to show me around. I bet you know the ropes. The pick of the world's fluff on its home soil, eh?"

The New Yorker looked a little staggered and edged his way towards Jacob.

"Here is the car, Mr. Pratt," he announced, opening the door of a very handsome limousine.

"Where are you taking us?" Jacob enquired.

"To your brother's house in Riverside Drive."

"Would n't it be more convenient for us to go to an hotel?" Jacob suggested. "With sickness in the house, it seems to me that it would be better."

"Your brother would never forgive me if I allowed such a thing," Morse protested earnestly. "The house is very large, and there are half a dozen suites well out of hearing of Mr. Pratt's rooms. Besides, you will be able to see him then at the earliest possible moment."

"Just as you say," Jacob assented.

Their first drive through New York — up Fifth Avenue and along Riverside Drive — was far too interesting for conversation to flourish. The brownstone house which finally turned out to be their destination, and which had once belonged to a famous multimillionaire, surpassed all their expectations. An English butler hurried forward at the sound of Morse's latchkey. A fountain banked with flowers

was playing in the middle of a circular hall. The light was toned and softened by exquisite stained-glass windows. Everywhere was an air of unbounded luxury. The adjoining suites into which Jacob and his companion were ushered surpassed anything they had seen in domestic architecture. They had scarcely had time to look around before a coloured servant in livery, with a white linen coat, presented Scotch whisky and soda, and a silver pail of ice, on a magnificent salver.

"I am going to like this country," Lord Felixstowe declared with conviction. "Say when, Jacob."

The secretary, who had left them for a few minutes, returned presently with a dignified personage whom he introduced as the senior of the physicians in attendance upon Mr. Samuel Pratt.

"Doctor Bardolf has attended your brother for many years," he explained.

"I am very glad to meet you, sir," the physician said, as he shook hands. "I am going to pull your brother through this trouble, all right, but you must be patient."

"That 's good hearing," Jacob declared heartily.

"He is now," the physician continued, "in a state of coma, following upon brain fever. I 'd like you not to be in any hurry to visit him for a day or two. I want him to come to himself quite naturally and not to be brought round by the shock of seeing any one unexpectedly."

"I am entirely in your hands," Jacob replied. "Now that I am on the spot, I feel much more comfortable."

"So do I," Morse echoed, with a little sigh of relief.

"Your brother is not a man with many friends, Mr. Pratt," the physician proceeded, "and in the present state of the stock markets it has not been thought advisable to advertise his illness. I dare say, therefore, that Mr. Morse will be very glad of your advice and help in many directions. I know, in fact, that he has been anxiously awaiting it."

"I have indeed," the young man confessed earnestly. "Mr. Pratt as a rule enjoys such excellent health that we have never even contemplated a situation like this."

"I shall be pleased to do what I can," Jacob promised, a little dubiously. "My brother and I are partners, of course, in the Pratt Oil Combine, but I know very little of his affairs outside."

The physician smiled.

"Your brother has the reputation of being extraordinarily fortunate," he said. "That, however, is outside my province. I have only to add, Mr. Pratt, that the invalid has two nurses, the best I could find in New York, in constant attendance upon him. Any change in his condition would bring me to his bedside in less than ten minutes. Until to-morrow, I beg to take my leave."

The physician hurried away, and a few minutes later Morse also excused himself, on the pretext of a heavy mail. Jacob and his young companion made luxurious use of their wonderful bathrooms, subsequently attiring themselves in the garments laid out by a ubiquitous and efficient valet, after which Felixstowe set up his typewriter and insisted upon justifying his existence. Jacob accordingly dictated a few lines to Dauncey, which his anxious secretary took down with great care. Felixstowe smudged his fingers badly with the carbon copy and, after Jacob had appended his signature, stamped and addressed the missive with punctilious attention.

"There is no doubt whatever," he declared, as he gave the letter over to the care of a specially summoned servant and threw himself into the most comfortable of the easy-chairs, "that a certain amount of work does give spice to the day's pleasure."

"You 'll have to do a great deal more than that," Jacob warned him, "when the busy days come along."

"And why not?" was the grandiloquent reply. "When I get going, I shall be able to do a great deal more without fatigue. Six o'clock, old dear," he added, glancing at his watch, "and mark you, something tells me that before long that genial blackamoor, with the smile which seems to slit his face in two, will be here with cocktails. Footsteps outside! Why, I can hear the ice chinking in the shaker!"

The door opened — to admit only Morse, however.

Felixstowe's face fell. The newcomer was attired in dinner clothes, which accorded fairly well with the tenets of eastern civilisation except that his jacket was unusually long and his black tie of the flowing description.

"Mr. Pratt has an excellent chef here," he announced, "but I thought that as you two gentlemen are strangers in New York, you would probably like to sample one of the best restaurants. I have ordered dinner at the Waldorf. It is not so exclusive as some of the other places, but I feel sure that you will find it amusing."

"Is the bird's-nesting good there?" Felixstowe enquired anxiously.

"Bird's-nesting? I don't quite get you," Morse replied, politely puzzled.

"The fluff," his questioner explained, "the skirts, — the little ladies who help to make the world a cheerful and a joyous place."

Mr. Morse proved that behind his severe expression and depressing spectacles he was only human. He smiled.

"The Waldorf is, I believe, very largely patronised by New York ladies," he said. "I am afraid that in that respect I am not a very efficient cicerone. I shall be able to introduce you, however, to others who may be able to atone for my deficiency in that direction."

Morse was as good as his word. He had a plenti-

ful acquaintance, and the anxiety for news concerning Mr. Samuel Pratt brought visitors continually to his table. His answer to one was practically his answer to all.

"Just fine," he replied to an elderly stockbroker who questioned him rather closely. "He is just now back in the Adirondacks, having the time of his life, I guess. Going to bring home a great collection of heads and finish up with a fortnight at the salmon — Why, yes, Mr. Kindacott," he went on, a little doubtfully, "I could get a little note through, if you particularly wished it, but you know what Mr. Pratt's orders were — no business except in a matter of great urgency. I am dealing with most everything from Riverside Drive."

The stockbroker passed on. Felixstowe glanced at his *vis-à-vis* with admiration.

"I should never have guessed from the look of you that you could tell 'em like that," he remarked.

Morse smiled deprecatingly.

"It is not my custom," he admitted, "to depart from the truth, but in a business life out here you have to put scruples behind you. If they knew down in Wall Street that Mr. Samuel was as ill as he is, a whole bunch of stocks we are interested in would tumble down half a dozen points. That is why I did n't introduce you, Mr. Pratt, as well as Lord Felixstowe," he added, turning to Jacob. "If they got to know that you were Mr. Samuel's brother,

over from England, it would make them kind of restless."

"I quite understand," Jacob assented. "I have no desire to make acquaintances on this side until Sam is well enough to go round with me."

The meal, a very excellent and somewhat prolonged one, came to a conclusion about ten o'clock. Morse glanced at his watch.

"Gentlemen," he said, "I am now entirely at your service. If you would like to go home, I admit that it is my usual custom to retire early. If, on the other hand, Lord Felixstowe, or even you, Mr. Pratt, would like to see a little New York night life, I will do my best."

"I am for the giddy whirl," Felixstowe declared promptly. "I have eaten strange and delicious food of an exhilarating character. The flavour of terrapin is upon my palate. I am imbibing New York. It is getting into my blood."

"You are also imbibing a considerable quantity of Pommery," Jacob observed. "I may have letters for the English mail at nine o'clock to-morrow morning, remember."

"You will find me waiting by your bedside," the young man promised. "To-night the magic of a strange city calls."

"If you will take the car home, Mr. Pratt," Morse suggested, "Lord Felixstowe and I will take a taxi — that is to say, unless you care to join us."

Jacob shook his head.

"Show Lord Felixstowe everything there is to be seen," he begged. "As soon as my brother is out of danger, I 'll have a turn around myself."

Towards three o'clock, Jacob, who was reading in bed, heard stealthy footsteps in the next room. He coughed and Felixstowe at once entered.

"So you 've got back," Jacob remarked, laying down his book.

Felixstowe's tie had escaped an inch or two to the right, his theatre hat was set well on the back of his head, his expression was beatific.

"Jacob, old bean," he declared, sitting down heavily upon the bed, "we 've got the knock. London 's a back number. We 're beaten at the post."

"In what respect? "

"The lasses! " Felixstowe exclaimed, smacking the part of the bed where he imagined Jacob's leg to be, — "the lasses, the drink and the gilded halls! And I 'll tell you another thing. Our friend Morse can take off his spectacles and go a bit. He 's no stranger on the merry-go-rounds. . . . Gee! What 's that? "

The young man slipped from the bed and crossed the room to where, on a very handsome little round table, a bottle of whisky and other appurtenances were attractively displayed.

"The one thing I needed to send me to sleep like a top was a nightcap," he declared, mixing himself a

drink. "Jacob, have you any more relatives? Let 's visit 'em all."

"You go to bed," Jacob insisted. "I 'm going to turn out the light directly."

Lord Felixstowe, his glass in his hand, one-stepped lightly out of the room, humming under his breath a little ditty which seemed to contain dual references to a prospective sovereignty of the May and the hour at which he would like his shaving water. Jacob turned over and slept the sleep of the just.

CHAPTER XXVI

Soon after breakfast, on the following morning, Doctor Bardolf was shown into Jacob's sitting room. He held his watch in his hand. Outside the house, the engine of his great automobile was purring gently.

"No change, Mr. Pratt," he announced. "All the symptoms, however, continue to be decidedly favourable."

"Capital!" Jacob exclaimed. "When shall you be here again?"

"I am coming in this afternoon, simply in case that slight alteration in my patient's condition should have occurred, which will enable you to visit him. I rather gather, from certain indications, that the change is close at hand."

"Very considerate of you, I am sure, Doctor," Jacob observed gratefully.

"In the meantime, Mr. Pratt," the physician enquired, replacing his watch in his waistcoat pocket, "can I be of any service to you? Your brother is a personal friend of mine as well as a patient, and I should like to show you any attention agreeable to

you. Would you care, for instance, to see over one of our big hospitals? "

" I 'm not keen about it," Jacob admitted frankly. Doctor Bardolf smiled.

" Like your brother, Mr. Jacob," he remarked, " you 're candid, I see. I 'm afraid I sometimes let my professional predilections run away with me. I 'll send you cards, if you will allow me, for two clubs I think you would like to see something of, and if you 'll do me the honour of dining with me one night, as soon as your brother's condition has shown the change we are waiting for, I shall be honoured."

" Very kind of you — delighted," Jacob murmured.

Whereupon the physician took his leave and was succeeded within a very few moments by Morse. The latter bowed to Jacob and rather ignored Felixstowe's frivolous salutation.

" Mr. Pratt," he begged, " can I have a few words with you on business? "

" Certainly," Jacob assented. " That 's what I 'm here for. Sit down, do."

The secretary accepted an easy-chair but waved away the proffered cigar.

" I guess you fully understand, sir," he began, " how important it is to keep your brother's condition absolutely secret. The moment the change that the doctor is looking for takes place, we shall give it out that he has returned from the Adirondacks with

a slight fever and is compelled to rest for a day or two. Until then, we 've got to bluff for all we are worth."

"I am rather taking your word for this," Jacob said. "In my country, the stock market is not quite so sensitive as regards personalities."

"Mighty good thing, too," Morse remarked approvingly. "Down in Wall Street, some one only has to start a rumour that the chairman of one of the great railway companies is sick, and the stock of that company slides a notch or two before you know where you are. However, to return to my point," he continued, leaning forward in his chair and becoming more earnest in his manner, "your brother, Mr. Pratt, is a very prominent figure in Wall Street. As his partner, you can form a pretty fair idea as to what his monthly profits are. At first he was absolutely driven by circumstances to be a large operator upon the stock markets. Nowadays, this has become one of his favourite hobbies."

"Does he gain or lose by it?" Jacob enquired.

"He makes money," Morse replied. "But then he never gambles — what we should call gambling in this country. He only deals in the sound things, and if the market sags he simply holds on. That brings me, sir, to the principal reason why I was glad to see you over on this side. Three days before he was taken ill, your brother cleaned up a little deal by which he made the best part of half a million dol-

lars and opened a very large account in railroads. The last word he said to me on business was that he guessed he 'd have to find the best part of a million dollars before he began to draw in the profits, for, owing to conditions with which you don't need to worry, all railway stocks have fallen during the last two weeks."

"I noticed that in the papers," Jacob admitted.

"Last week," Morse continued, "I went around to see the brokers, Worstead and Jones of Wall Street, and they agreed to carry over without hesitation. This week the differences come to six hundred and twenty-eight thousand dollars, and by an inviolable law of Exchange the money has to be found. The stocks, as you will see from the list which I have here, are the best in the States. Your brother himself knew that the recovery would not be till the beginning of next month. This illness of his was so unexpected, however, that he had no time to make any provision for paying these differences. We have a matter of seven million dollars on deposit at various banks in the city, but I can't touch those amounts and no more could you, as they are part of Mr. Samuel's private fortune. What I want you to do, sir, if you don't mind being so kind, is to take up these differences this week, and if a further drop should take place before next settlement, you and I and Mr. Samuel's legal adviser can apply to the Courts for a power of attorney."

"I came over to help in every possible way," Jacob reflected, "and I have credit for about that amount at the First National Bank. You want a cheque, then, for —"

"Dear me, no, Mr. Pratt!" the other interrupted. "I don't figure in this. To-morrow, by the first mail, we shall get the stockbroker's note showing the exact difference. If you will draw your cheque then, payable to the stockbrokers, they will give you a receipt. The moment Mr. Samuel can hold a pen, we can transfer the amount back again to your credit. The only point is that your cheque must be on an American bank, so that the actual cash can be handled."

"As it happens, that can be arranged," Jacob promised. "You can rely upon me, Mr. Morse."

"That 's very kind of you indeed, Mr. Pratt," Morse declared heartily. "I have a heavy mail to attend to this morning, so if you 'll excuse me I 'll be getting on with it now," he added, rising to his feet. "I have ordered the car for you and Lord Felixstowe. You will find the chauffeur an exceedingly intelligent man, and he will take you around New York and show you some of the things you ought to see. I should suggest luncheon at the Ritz-Carlton or the Plaza."

"That sounds all right," Jacob assented. "I beg that you won't worry about us. We can look after ourselves quite well."

"And you 'll be back by four o'clock to see Doctor

Bardolf," Morse enjoined. "You won't forget that he is an exceedingly punctual man."

"We 'll be back on time without fail," Jacob promised.

Jacob and his companion spent the morning very much in the manner suggested. The latter was much quieter than usual, so much so that in the lounge after luncheon at the Ritz-Carlton, Jacob commented upon his silence.

"Lose your heart last night, Felix?" he enquired.

"I 'm a slow-mover with the fillies, worse luck!" the young man answered, shaking his head. "I was n't as blind as I seemed, either. I am going to try and get our demure friend with the blinkers out on the razzle-dazzle again to-night."

"Not sure that I approve," Jacob said. "I don't think Morse cares much about that sort of thing, either."

"I 'm not entirely convinced, you know," Felixstowe observed, "that we 've quite got the hang of that fellow."

"In what way?" Jacob enquired.

"Well," his young companion continued, stretching himself out in the chair and lighting a fresh cigarette, "between you and me, Mr. Morse was pretty well-known at the low haunts we dropped in at last night. You can tell when a Johnny 's at home and when he is n't, you know, and I saw him looking at me once or twice when they called him by his Christian

name, for instance, as though he hoped I was n't catching on."

"That seems quite reasonable," Jacob observed. "Sam 's a pretty broadminded chap, but I dare say he would n't like the idea of his secretary being a frequenter of all sorts of night haunts."

"One for yours truly, eh?"

"Not at all. You are more a companion than a secretary, so far, and besides, you have n't control over my finances. What have you been studying that directory for?"

Lord Felixstowe laid down the massive volume which he had just borrowed from the office clerk.

"Been looking 'em all up," he confided. "Doctor Brand Bardolf, Physician, Number 1001 West Fifty-seventh Street — he 's there, with letters enough after his name to make a mess of the whole alphabet. Sydney Morse — he 's there, same address as Samuel Pratt. And the stockbrokers, Worstead and Jones, Number 202 Wall Street."

"What made you look them all up?" Jacob asked curiously.

"I 'm damned if I know," was the candid reply. "All the same, I 'm here to look after you a bit, you know, old dear, and when you 're parting with the dibs to the tune of a hundred thousand quid, you need some one around with his weather eye open."

Jacob smiled tolerantly.

"That 's all right, Felix," he agreed, "but remem-

ber I 'm parting with it under my brother's roof, to his own stockbrokers, on the advice of his own private secretary and physician. Morse would n't even have the cheque made payable to him."

"Looks as right as a trivet," the young man assented, "but I 'm one of those chaps with instincts, you know, and I 'm damned if I like Morse. I shall try and get him canned to-night."

"I beg that you won't do any such thing," Jacob objected hastily. "It is probably most necessary for my brother's interests that he should remain in good health. Besides, you 'll get into trouble yourself if you don't mind."

A smile almost of pity parted the young man's lips.

"Don't you worry," he murmured. "It 'd take half a dozen Morses, and then some, to sew me up."

CHAPTER XXVII

It seemed to Jacob, when he was awakened from a sound sleep about four o'clock the next morning, that his young companion's farewell words had been vainglorious. He was first of all conscious of the sound of heavy footsteps on the stairs, then the opening of Lord Felixstowe's door, and the muffled tramp of two men evidently carrying some sort of a burden. A few seconds later there was an apologetic knock at his own door, and Morse presented himself. His evening attire was slightly ruffled, he was not remarkably steady upon his feet, and his speech was a little less precise than usual. Otherwise, he showed no signs of a night of dissipation.

"Forgive my disturbing you, Mr. Pratt," he said, "but I thought I had better just let you know that we 've had a little trouble with his young lordship this evening."

"You mean, I suppose," Jacob observed, "that he 's had too much to drink?"

Morse coughed — then hiccoughed and drew himself up with preternatural gravity.

"Lord Felixstowe was certainly a little indiscreet," he admitted. "He has a very good head for a young man, but he would insist upon cocktails after champagne."

"Where is he now?"

"Lying down in his room. The chauffeur and I carried him up, and he will be quite all right in the morning. I'll take the liberty of sending a little draught round about breakfast time."

"Silly young ass!" Jacob yawned. "Thank you, Mr. Morse, and good night."

"Good night, Mr. Pratt."

Jacob, after a few minutes' reflection, swung out of bed, put on his dressing gown, and made his way into the adjoining apartment. Lord Felixstowe, fully dressed, was lying upon the bed, breathing heavily. Jacob approached and stood over him. His tie had gone altogether, there were wine stains upon his shirt front, his hair, generally so beautifully smooth, was in wild disorder.

"You bragging young donkey!" Jacob scoffed. "He's put it across you all right."

The young man suddenly turned his head. There was a contraction of his left eyelid. He solemnly winked.

"I don't think!" he said. "Turn on the taps in the bathroom, old dear. I'm going to have a soak."

"Do you mean to say that you're shamming?" Jacob exclaimed.

"How did you guess it! A hot bath and a small whisky and soda, and I shall drop off to sleep in a twinkling. But, Jacob, my lord and master," Felixstowe enjoined earnestly, as he commenced to throw off his clothes, "don't you try it on with them. I thought some of the lads from our own village could shift the stuff a bit when they were up against it, but, believe me, we do no more than gargle our throats over in London. When it comes to the real thing, they 've got us beaten to a frazzle. Tuck yourself into bed, old thing, and don't you worry about me. What a house to stay in!" the young man concluded, with a little burst of enthusiasm, as he pointed to the decanter of whisky, the soda water, and the silver ice tray set out upon a small table. "Jacob, when your brother rises from his bed of sickness, I shall grasp his hand and salute him as the lord of hosts. Absolutely clinking! Tophole!"

The young man disappeared into the bathroom, and Jacob, reassured but a little bewildered, went back to bed. To all appearance, Felixstowe was perfectly sober. Nevertheless, when breakfast was served the next morning, Jacob found himself alone.

"Have you told Lord Felixstowe?" he enquired of the butler.

"His lordship went out some time ago, sir," the man replied, with a faint smile. "He left word that he had gone to the chemist's."

Jacob, somewhat puzzled, finished his breakfast

without comment. He was halfway through a cigar afterwards when the butler reappeared.

"Mr. Morse's compliments, sir, and will you step down to the library and see Doctor Bardolf?"

Jacob made his way to the very sumptuous room on the ground floor, which his brother when at home had christened his business room. The physician, who was waiting there, shook hands with him warmly. His manner this morning seemed a little more friendly and a little less professional. He had the air of a man for whom a period of some mental strain has ended.

"Your brother will pull through, sir," he announced. "There is a marked improvement this morning."

"I am delighted," Jacob said heartily.

"I think that by to-morrow or the next day you will be able to see him, and I feel confident that Mr. Morse will be able to get his signature to any cheque or document required."

"I have been trying to persuade the doctor," Morse intervened, "to let me make out a cheque for this amount,"— drawing a statement from his pocket,—"and guide Mr. Samuel's hand while he signed it. Then we need not trouble you in the matter at all."

The physician seemed to consider the point.

"On the whole," he decided, "my patient is a man of such wealth that I don't think it is advisable to run

the slightest risk where a financial question is concerned. Mr. Samuel Pratt is a very old friend of mine, and if a few hundred thousand dollars or so are any convenience, Mr. Morse — "

"Certainly not," Jacob interrupted. "I am sure my brother will be glad to hear of your offer, Doctor, but I am on the spot and I can easily manage anything that is required. Let me have that statement, Mr. Morse."

The secretary passed over a stockbroker's statement from Messrs. Worstead and Jones, showing a balance of six hundred and eighty-two thousand four hundred and twenty dollars. Jacob drew out his cheque book. Morse watched him indifferently as he wrote.

"I 'm afraid his lordship is not feeling quite himself this morning," he observed. "Sorry he troubled to go round to the druggist's. I could have fixed him up something myself. We had — "

The door opened softly. Felixstowe crossed the threshold, smiling amiably. He was dressed with his usual precision in a blue serge suit, a regimental tie, and wonderfully polished brown shoes. His Homburg hat, which he removed as he entered, was just a shade on one side. He looked the picture of health.

"Good morning, everybody," he said genially, closing the door behind him. "Just in the nick of time, eh? "

"In the nick of time for what?" Jacob asked, turning around.

"To stop your signing that cheque."

Jacob stared at the newcomer in amazement. Neither the physician nor Morse uttered a syllable. Their eyes were fixed upon the young man.

"Hearken now to the tale of the sleuthhound," the latter continued, setting down his hat, cane and gloves upon the sideboard and thrusting his hands into his trousers pockets. "Fact is, I just toddled round to Number 1001 West Fifty-seventh Street this morning, and I 've been having a chat with Doctor Bardolf."

"What are you talking about?" Jacob demanded. "Doctor Bardolf is here."

"Oh, no, he is n't!" the young man retorted pleasantly. "Or, as I should say in the vernacular of this amazing country, I guess not! This gentleman gives a very creditable rendering of the part, but he is no more Doctor Bardolf than the Johnny upstairs is Mr. Samuel Pratt. The fact is, Jacob, the whole thing is a layout, and you 've been very nearly pinched."

Doctor Bardolf picked up his hat with dignity.

"I do not understand your young countryman's phraseology," he said, turning towards the door.

"He is n't sober yet!" Morse gasped, with a frightened look in his eyes.

Felixstowe's slim young form seemed to expand.

"You stay where you are," he ordered the pseudo-physician sternly. "This is about the hang of the thing, Jacob. Your brother went to the Adirondacks, all right, leaving his house here in the charge of Morse, whom, like a fool, he seems to have trusted. Morse planned the rest of it. Not so difficult, either. He could n't get at any of your brother Samuel's oof, so he cabled to you, dismissed the servants whom he could n't bring into the job, and got this chap Worstead, who is a ruined stockbroker, to play the part of the physician. Damned good scheme, too! — Hullo!"

The door had opened a little abruptly, and a small man, bearing an unmistakable resemblance to Jacob, had entered. His cheeks were sunburnt, and he had the unkempt appearance of one who has been living in the backwoods.

"Jacob!" the newcomer exclaimed enthusiastically, holding out both his hands. "Welcome to New York!"

Jacob felt a little dazed.

"You have n't been ill at all then, Samuel?"

"Ill?" the other repeated contemptuously. "I was never better in my life. What 's it all about?"

Morse threw up the sponge, and Worstead, alias Bardolf, followed suit.

"He led me into this mess," the former declared, shaking his fist at Worstead. "Got me gambling on differences, and when I could n't pay he cooked up

this joint. It 's the first time I have n't run straight, Mr. Pratt, and I did n't touch any of your money, anyway."

"So there 's been some crooked business, eh?" Samuel Pratt remarked. "Will some one tell me exactly what 's happened?"

Felixstowe gently intervened.

"You 'll pick the whole thing up by degrees," he said, "but this is the long and short of it. Your brother Jacob gets a cable over in England, sent by Morse here, to say that you are dangerously ill. Out we come, first steamer. Morse meets us, brings us here; you are supposed to be upstairs with a hospital nurse, too ill to be seen. A financial crisis arises and Jacob is asked to find a trifle of six hundred thousand dollars to pay some differences on your account. The dear boy was on the point of signing his cheque when I popped in and put the kybosh on it."

"But what on earth made you suspicious?" Jacob demanded.

"First night we were out together," Felixstowe continued, "I began to tumble to it that Morse here had a pretty considerable acquaintance amongst the crooks. Then he dropped a note from you, Mr. Pratt, saying that you were staying three or four days at the Touraine Hotel in Boston, on your way home, so I slipped out and sent that dispatch to you on the chance. Last night again he made one or

two bloomers, so this morning I just hopped round to Doctor Bardolf's address, and that, of course, busted the whole show."

"Make me out a list of the people in my household associated with you in this," his employer ordered Morse sternly, "and bring it to my den immediately. — Stay where you are, Worstead. I shall treat you both alike. — Jacob," he added, indicating Felixstowe, "who is this remarkably intelligent young man?"

"My secretary," Jacob replied.

"Name of Felixstowe," the young man observed, holding out his hand with a winning smile. "Glad to meet you, Mr. Samuel Pratt."

Samuel passed a hand through the arm of each.

"Come right along with me, boys, to my den, where the still waters flow," he invited. "We 'll talk over the business quietly. Bring me the list I asked for in five minutes, Morse, and you 'd better induce Mr. Worstead to take a seat and wait quietly. I stopped at the station and brought along a couple of plain-clothes men, in case there was any trouble. — This way."

CHAPTER XXVIII

Jacob and Lord Felixstowe stood side by side on the deck of a homeward-bound steamer, a few weeks later, watching the pilot come out from Plymouth Harbour.

"Some trip," the latter remarked, with a reminiscent sigh. "I feel as though I 'd had the beano of my life."

"You scored it up against me, all right," Jacob acknowledged. "Those fellows might easily have got away with my hundred thousand pounds. I 'm not at all sure that I ought not to settle an annuity on you."

"Nothing doing," was the prompt reply. "Believe me, Jacob, old dear, mine is one of those peculiar intelligences which thrive best in a state of penury. Give me an absolutely assured income and my talents would rust. I should no longer be equal to measuring my wits against the Morses of the world."

Jacob smiled.

"I think you gave that young man the surprise of his life."

"I 'm not at all sure that I did n't play it a trifle

low down on Mr. Sydney Morse," Felixstowe reflected. "He was a very credulous simpleton, for all his cunning. The stage setting of his scheme was wonderful and the details perfect, but he lacked the insight of a great crook. On the whole I am glad that your brother let the bunch off lightly."

"Samuel is almost fatally good-natured," his brother remarked. "I have never known him to stay angry for long with any one."

"But what a prince! What a pasha!" Felixstowe declared enthusiastically. "He decked me out at Tiffany's till I feel like a walking jeweller's shop in the evening. And what a send-off! The old country 's going to seem a bit flat, Jacob. I feel as though I were coming back to the rustic life."

"It 's something to have any sort of life to come back to," Jacob sighed.

The young man glanced at his companion with thoughtful eyes.

"Got the pip, old bean?" he enquired with gentle sympathy.

Jacob shook his head.

"Slight attack of the blues, I suppose," he confessed, his eyes travelling over the deep green of the fields and the dark woods beyond the harbour. "Homecoming always seems a bit flat for a lonely man. I suppose Dick Dauncey will be the only human being who cares sixpence whether I turn up again or not."

"What did you have for luncheon?" Felixstowe asked anxiously.

"Whereas you," Jacob went on, —

"That reminds me," his companion interrupted, "I told Mary to bring the little car down for me, if there was nothing much doing in town. I wonder whether she 's here."

"Good heavens!" Jacob exclaimed. "Do you mean to say that you have asked your sister to drive that crazy old tin kettle of yours all the way down from London?"

"It 's a damned nice little car, properly handled," its owner objected stiffly. "I 'll lay odds that if Mary started we shall see her on the dock."

Notwithstanding his avowed disapproval, Jacob's interest in the landing perceptibly increased, and much of his depression had passed away when they recognised Lady Mary amongst the little crowd waiting on the dock. She was looking very smart and pretty in her simple motoring clothes, and Jacob realised, even as they shook hands, why his interest in the ladies of New York had lacked spontaneity. She chattered to them gaily enough as they stood waiting for their luggage, but Jacob fancied that there was a shade of reserve in her manner.

"I could n't wait till you got to London to hear all about it," she declared. "I must have the whole story."

"At dinner time," Jacob suggested. "Only you

must promise that you won't laugh too much at the poor guileless Britisher who would probably have been sharked of a hundred thousand pounds in New York, but for Felix."

The girl's eyes danced with pleasure.

"You really mean that he was useful?"

"I can assure you —"

"Chuck that," the young man interrupted gruffly. "Non-stop run down, I suppose, Mary?"

His sister looked a little dubious.

"I had to stop a few times for repairs," she admitted, "and two policemen told me I should be summoned for making that awful noise."

"A wonderful engine," Felixstowe declared, "but it needs a master hand."

"It needs a silencer more than anything," Jacob commented.

"Are you going to ride up with us in the dickey to-morrow?" Lady Mary asked.

"I am not," Jacob replied firmly. "I have wired for my own car."

"Race you up for a tenner, old bean," Felixstowe suggested promptly.

"I would n't imperil Lady Mary's existence," Jacob replied, — "that is, unless she rode with me."

"No fear," the young man scoffed. "Mary would never desert the old tin kettle, as you call it."

"I rather like the smoothness of a Rolls-Royce," she murmured.

Over dinner that evening, their adventures in New York were recounted at length. It was not until her brother had wandered out to get some cigarettes, however, that Lady Mary referred to the subject which all three seemed to have been avoiding.

"It must have been rather a shock to you, I am afraid, to meet Captain and Mrs. Penhaven on the steamer," she remarked sympathetically.

"I thought it was going to be," he admitted. "It did n't turn out that way."

"Are you very broken-hearted?"

"Are you?"

"I did n't give myself the chance," she replied. "When I found that things were going wrong between Maurice and me, I just told him so."

"But you did care for him very much, did n't you?" he ventured.

She considered the matter indifferently.

"I suppose I did once, in a way," she decided. "He was rather a dear, but a very obvious person in many respects. I always felt I knew exactly what he was going to do or say, and that does get so irritating. I am perfectly certain that we should have led a cat-and-dog life if we had married."

Jacob looked across the little round table. For the first time during the evening, Lady Mary's eyes met his. They were amazingly blue, and Jacob lost his head.

"As for me, I am a faithless brute," he confessed.

"I used to think there could n't be any other girl in the world except Sybil. But I changed. I was glad when I found that she was married."

"Did you change because of another girl?" Lady Mary asked softly.

"Yes," Jacob faltered.

"Then why don't you tell the other girl so?"

"Lady Mary —" he began.

"Jacob," she murmured, "come and tell me quickly, or Jack will be back with those cigarettes."

Which is where the real and most wonderful adventure of Jacob Pratt's life commenced.

THE END

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